

THE CREDIT WORLD

THE OFFICIAL ORGAN OF THE

Retail Credit Men's
National Association
INCORPORATED

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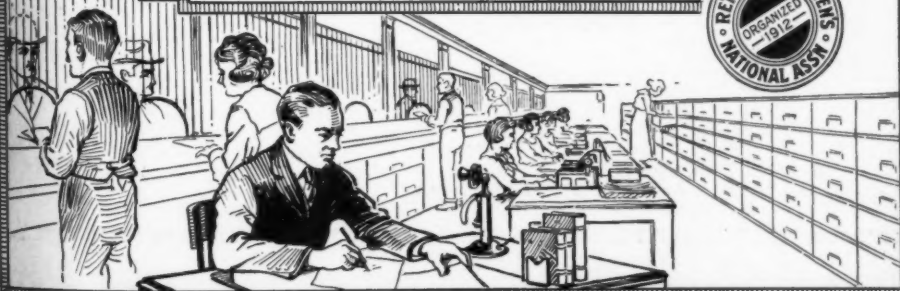
NATIONAL THRIFT WEEK

JANUARY 17-24, 1920



PAY YOUR BILLS PROMPTLY DAY

SATURDAY, JANUARY 24, 1920



ACCURACY CREATES PROFITS

ERRORS MAKE LOSSES

The Ellis Book Keeping Machine

Protects Your Profits by Preventing Errors of all Kinds Incidental to Bookkeeping by Hand. It will Save 50% of Your Present Book-keeping Cost and Economize 33% in Office Space.

You get your monthly balances because the machine automatically prints its totals and proves each day's work

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THE CREDIT WORLD

OFFICIAL ORGAN OF THE

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

EXECUTIVE OFFICES: EQUITABLE BUILDING, ST. LOUIS, MO.

ISSUED MONTHLY BY

DAVID J. WOODLOCK, EDITOR, ST. LOUIS, MO.

SUBSCRIPTION—FIVE DOLLARS PER YEAR TO INDIVIDUAL MEMBERS

THREE DOLLARS PER YEAR TO MEMBERS OF AFFILIATED ASSOCIATIONS

Entered as second-class matter, November 4, 1916, at postoffice at St. Louis, Mo., under act of March 3, 1879.

OFFICERS FOR 1919-20

President—Franklin Blackstone, Cr. Mgr. Jos. Horne Co., Pittsburgh, Pa.

First Vice-President—G. A. Lawo, Cr. Mgr. John Gerber Co., Memphis, Tenn.

Second Vice-President—E. W. Nelson, Treasurer Rudge-Guenzel Co., Inc., Lincoln, Nebr.

Treasurer—S. L. Gilfillan, Secretary Retail Credit Association, Minneapolis, Minn.

Secretary—D. J. Woodlock, Equitable Building, St. Louis, Mo.

Every credit man, and through him his principals, is urged to put full advertising and promotion power behind the following Ten Financial Commandments and each of the eight National Thrift Week Days:

THE TEN FINANCIAL COMMANDMENTS

1. Work and Earn.
2. Make a Budget.
3. Keep a Record of Expenditures.
4. Have a Bank Account.
5. Carry Life Insurance.
6. Make a Will.
7. Own Your Own Home.
8. Pay Your Bills Promptly.
9. Invest in Government Securities.
10. Share with Others.

THE EIGHT "GOOD-FOR-BUSINESS" DAYS OF NATIONAL THRIFT WEEK

National Thrift Day or Bank Day, Saturday, January 17th.

Share With Others Day, Sunday, January 18th.

National Life Insurance Day, Monday, January 19th.

Own Your Own Home Day, Tuesday, January 20th.

Make a Will Day, Wednesday, January 21st.

Thrift in Industry Day, Thursday, January 22nd.

Family Budget Day, Friday, January 23rd.

Pay Your Bills Promptly Day, Saturday, January 24th.

THE MEMBERSHIP DRIVE

NEW YORK'S GREAT MEMBERSHIP COMMITTEE

These members put New York in the lead:

John M. Connolly, Crichton Bros., 636 Fifth Ave., State Chairman.
 J. B. Auerbach, Bloomingdale Bros., 3rd Ave. and 59th St.
 H. Lissauer, Lambert Bros., 3rd Ave. and 58th St.
 A. L. Zaduk, Henri Bendel, Inc., 10 West 57th St.
 F. W. Walter, Gimbel Bros., 6th Ave. and 32nd St.
 C. R. Olena, Erskine-Danforth Corp., 2 W. 47th St.
 C. H. Dahmer, Fifth Ave. Bank, 5th Ave. and 44th St.
 H. J. Young, A. Jaeckel & Co., 384 Fifth Ave.
 L. T. Pease, Ovington Bros., 314 Fifth Ave.
 W. J. Morgan, Brooks Bros., Madison Ave. and 45th St.
 H. W. Eldred, A. De Pinna Co., 626 5th Ave.
 A. W. Knierim, Dreicer & Co., 560 5th Ave.

Think of it, Oklahoma is second.

Suits, McMullen and Rayson are a live trio.

Missouri is third. Wolfort has just started. Bing, of Springfield, and Kruse, of St. Louis, have a few more up their sleeve.

Pennsylvania is only one member behind Missouri. State Chairman McConnell says the home of President Blackstone will make New York look sick this quarter.

Tennessee one point behind Pennsylvania. Colonel Poindexter, of Nashville, has sure answered the call of State Chairman Dave Gaut.

Washington, Iowa, Indiana, Michigan, Ohio, Colorado and New Jersey are coming strong. Watch next month's Credit World. They will be at the end of the second quarter. Guess who will be the leaders.

One reason Oklahoma is second in the membership race. Here is the way State Chairman Suits tells it to them:

To Members Associated Retail Credit Men
 of Tulsa, Oklahoma.

Tulsa, Okla., Dec. 31, 1919.

Dear Sir:—

As Chairman of the Associated Retail Credit Men of Tulsa, I desire to bring before you a brief report of the association work during the past year.

On January 1, 1919, we had a membership of fifty; today we have one hundred members. Can we do as well during the year of 1920 as we did last year? Sure we can! (by close co-operation, through the retail credit men of Tulsa and the surrounding territory.

The banks in the smaller cities surrounding Tulsa who have become members can be of great benefit not only to each other, but to all association members, by giving a better leverage on local check artists.

The first meeting of the retail credit men was held on Nov. 14, 1918, and the first weekly luncheon on March 7, 1919; the 40th weekly luncheon was held Dec. 19, 1919. An average of 20 has been present at these weekly luncheon meetings.

Mr. Credit Man (that means you), how many of these luncheons have you attended? Do you know that when you are not present **you** are losing valuable information for yourself, as well as for the firm which employs you? Retail Credit Men's organizations are sweeping the country, and by next August, when the national convention meets in Detroit, I dare say that the memberships throughout the country will have increased to 15,000, and we want the increase in Tulsa to be one hundred per cent.

In closing, I desire to call your special attention to the noonday luncheons held at the Y. M. C. A. each Friday for one hour, where the matter of bad checks and accounts is taken up and discussed. If you fail to come, you are the loser, so arrange to be there in the future. We should have at least 35 to 50 at each meeting.

Another thing—"Pay-up Week" is now on; watch the results of co-operation! Wishing you a happy and prosperous New Year, I am,

Sincerely yours,

E. R. SUITS, Chairman,
 Associated Retail Credit Men of Tulsa.

Elliott-Fisher Made Records Means a *Fully* Informed Credit Manager

IN an office where the accounting is handled on
Elliott-Fisher Flat Bed Writing Machines—

All records are written at one operation.

Daily balances on all accounts are available.

There is no extra work or delay in producing
reports.

Trial balance troubles don't exist.

The credit manager can instantly find out character
of goods bought by charge customers and when and
how they pay.

All overdue accounts are "on view."

Ledgers are continually in balance.

There is an Elliott-Fisher way of handling every
accounting problem.

Write for details, or ask for a representative to call.

Write to

ELLIOTT-FISHER CO., HARRISBURG, PA.

BRANCHES IN 100 PRINCIPAL CITIES

Elliott-Fisher

Flat-Bed System of Accounting—Bookkeeping—Billing—Recording

THE BUSINESS OF MAKING A LIVING

Ten Commandments for a Man's Financial Life

The modern business organization wants men who are making a success of managing their personal finances. The following Ten Commandments for one's financial life are recommended as a part of the Y. M. C. A. Economic Program as essential to the greatest success in life. Individuals will benefit themselves by obeying this decalogue and will perform a helpful service by suggesting it to others.

1. Work and Earn.

Every man should be a producer in whatever work engaged. He should feel that he is making a contribution to society by adding to the world's wealth, by increasing the world's knowledge, by giving happiness and comfort to the world's people. Joy in one's work and the satisfaction of being of service to mankind go a long way toward making life worth while.

2. Make a Budget.

Every person who works is in the business of making a living. The money which he earns represents himself, his time, energy and brains. The way he spends that income shows the value which he places upon himself. It is important then to plan in advance so important a thing as expenditures. The budget plan helps to have a measuring rod for spending.

3. Keep a Record of Expenditures.

Having estimated in advance how to dispose of resources, special care should be used in spending. Get full value for every cent spent. Supplement this by keeping a record of expenditures. This enables one to see how near he is keeping within estimates. It is a business like way to proceed which helps save more.

4. Have a Bank Account.

The day has gone by when a man keeps his money in his pocket or an old sock where it earns no interest for its owner. A good bank account is essential to credit. Money in the bank constitutes the working capital for many different business enterprises and helps make national prosperity.

5. Carry a Life Insurance.

The one sure thing in life is death. With income cut off, the amount left for the maintenance of loved ones is often uncertain. By being well insured one is relieved of worry over this important matter. Life insurance is a necessary element of a normal standard of living.

6. Own Your Own Home.

This is the ideal of every man and woman. Today, in most cases, a man can buy a home on the monthly payment plan. Consult a Building and Loan Association or Real Estate dealer. Owning One's Own Home is not only an excellent way to save money, but it increases self-respect, provides greater happiness and makes for an ideal home life.

7. Make a Will.

The less a man has to leave, in many cases, the more important it is to leave that little in a way that will decrease court costs and family expenses. In making a will one shows foresight. He places the work of a lifetime in the hands of those whom he considers capable of administering his affairs.

8. Pay Your Bills Promptly.

Pay bills on pay day. If one is paid every week, he should not ask the grocer to carry his account for thirty days. When he accepts goods on credit, he has a moral obligation to pay the bill when due. If the money one is earning today is to be paid out for debts on pay day, he is owned by those to whom he is in debt. It is worth while to keep independent.

9. Invest in Government Securities.

War Savings Stamps, Treasury Savings Certificates and Liberty Bonds are not only a convenient means for saving, but provide a guaranteed security with an adequate return. Own something. Own stock in your government to whom we all owe allegiance.

10. Share With Others.

The hoarding of money makes a miser, whether he hoards pennies or dollars. The investing of money for the benefit of others, as well as for one's self, when wisely done, makes a good citizen. "Give while you live." Everyone can have the joy and satisfaction of giving to the church and of sharing with others.

"TEMPUS FUGIT"

By J. A. Fetterly, Milwaukee Association of Commerce.

Probably never before in the world's history have affairs moved so rapidly as they are moving today. Is the average retail credit man keeping up with the procession? Is his mental equipment geared up to meet the ever-changing conditions? Are his methods and policies stationary or is he abreast, if not a little in advance of his time?

An honest answer to the above defines his exact status as a credit man and spells his value (or otherwise) to his firm.

The Credit Man who is attempting to conduct his office to-day and to discharge his duties along the same lines as they were discharged ten years ago, would better get out—**not remain to be kicked out.**

The man who continues to believe he can be a force sufficient unto himself, that he does not need the advice, co-operation or suggestions of his associates, aids or clerks, has died on his feet, and it only remains to see that he is decently buried. His friends are saying to themselves, "He was a good man in his day, but he couldn't keep up with the procession. Requiescat in Pace."

The Credit Man who extends or refuses credit along the same lines and acting on the same theories as obtained 10 years ago—yes, even 5 years ago—is likewise due for an awful jolt.

Tempus Fugit. And the Credit Man must wake up to the fact that it is "fugiting" all the time, and never since Old Father Time first took up his job has it been "fugiting" quite as fast as it is today.

The applicant who comes to you to-day with grimey hands and the marks of toil on his face probably is receiving a salary that would make the average credit man faint dead away if it were mentioned.

"Lucy, the Beautiful Sewing Machine Girl," is drawing down as much of the filthy lucre each week as the average man gets in a month. And she intends to dress the part—or even beyond it.

The wild-eyed theorist of five years ago is the leader of the 'Steenth Ward Branch of the I. W. W. to-day and expects to be ambassador to Russia as soon as his gang has secured full control of the Government and he wishes to anticipate on his future income.

The street car employe rides to his work today in his own automobile, which is parked alongside the barn while he condescends to collect the nickels—pardon me, I mean 7c—for his employer. When the day's work—8 hours—is over, he descends from the plebeian

street car, enters his touring car, goes home and picks up the wife and rides down to your store to open an account. Will the old limit—\$25 to \$50—satisfy him? Not on your photograph! He wants a mink coat for the wife, a new parlor suite for the house and wants the children's playroom done over in blue and white.

The next applicant is an employee of the rolling mills. He hasn't much time, for he and the wife are invited out that night and while his evening clothes are in fairly good condition, the wife has worn her evening gown three times, hand-running lately, and her friends simply won't recognize her if she wears it again. The entire outfit they select amounts to a mere trifle—about \$300—and will you kindly O K this "take with" slip?

Is it any wonder the up-to-date Credit Man occasionally has to pinch himself to see if it is all a dream? Is it any wonder that the pace is too hot for some of them and that they fall out of the ranks?

The Credit Man of to-day is the little steel ball-bearing in the merchandising machine. All ball-bearings must have lots of oil—salve—in order to function properly. With plenty of lubricant he can keep those two mighty parts—Extravagance and Economy—from grinding together. He must have in mind the welfare of his store which demands sales, but he cannot forget the welfare of the customer—even though the customer himself has forgotten it—which requires a certain amount of economy.

Sound economic principles demand that there shall be a certain amount of thrift and savings from all of us each year. No man has the economical right to spend his entire income each year. To **urge** him to do so against his will is to do a grievous wrong not only to him, but to society in general, of which he is a part. To **permit** him to do so, even though he is willing, does not mitigate the wrong.

There is where the retail Credit Man of to-day must stand as the sentinel. "Thus far canst thou go, but no further," is a hard expression, especially when he knows his House is there to do business; but a little thought will show that in the last analysis, the real welfare of his House rests on the economic welfare and soundness of the community—and that welfare can best be conserved by a continued observance of those principles which have been proven to be for the good of all.

Increased income and resources of the individual demand a wider latitude of expenditure—but not unlimited opportunity for waste.

Every Credit Man owes a certain duty to his House which he must observe; that duty, however, in no way conflicts with the duty he owes to society in general. The observance of both duties to the fullest extent, marks the efficient Credit Executive.

EDITORIAL

CREDIT AND COLLECTION MANAGERS are urged to call their customers' attention to the *National Thrift Week*, January 17-24, 1920, and particularly *National Pay Your Bills Promptly Day*, Saturday, January 24.

Any movement which promotes community prosperity and the wise use of income must benefit the Credit Man.

The newspapers will give much space to *National Thrift Week*, and if you take advantage of this by using the *Pay Your Bills Promptly* thought in your *Collection Letters*, it will not alone help the movement, but bring you good results.

WHY NOT AN INTERNATIONAL ASSOCIATION?

The receipt this month of an application for membership from Selfridge, London, England, causes us to feel some day we may change our name to the **RETAIL CREDIT MEN'S INTERNATIONAL ASSOCIATION**. It also brings home the lesson, that is a house of world wide reputation like Selfridge can see the benefits of an organization of Credit Men. Why can't we have a few more near home give us more consideration?

BUSINESS IS GOOD

Ninety-nine out of every hundred experts agree that 1920 will be the greatest year in retail business history. It certainly has got a "flying" start, and we feel their predictions will come true. But don't forget that one way to keep business good is to insist upon prompt payment of accounts. The cash business is increasing. Why not the percentage of collections? Never before has a Credit Man had such a chance to stand pat upon his terms.

JUDGMENT

A well-known writer once said: "A skunk is a very handsome beast, but, you judge him by his smell, not by sight." So it is with Credit Men; they must not form opinions by sight. Very often when they get under the skin they find a skunk. Train yourself to be a man of judgment—a reader of human nature, personal experience, clothes, money, environment are all things to assist your judgment, but, the real index of character is the eye—"The Window of the Soul." Learn to look your customer in the eye and read therein his character.

TEMPUS FUGIT

If you don't believe Time flies, read the very clever article by J. A. Fetterly, of Milwaukee, on another page of this issue. It is written in a satirical vein, but the truth is behind it.

THE CREDIT WORLD

We have received many complimentary letters regarding the December issue of the *Credit World*. These are highly appreciated as this administration desires to make our monthly organ a real magazine filled with live topics of interest to Retail Credit Men. We want to make it alone worth the membership fee. Tell your retail friends to become subscribers. The larger our circulation the better book we can publish, and the more advertisers will use our pages.

In a speech in New York, President Blackstone said: "If I were to start a retail business I would place my Credit Man on the Board of Directors."

It's too bad the retail merchants of the country have not the same idea of the value of the Credit Man. Most of them look upon him as a sort of Bookkeeper, a cog in the machine. This is probably due to the fact that the Credit Man has developed from the Bookkeeper. But, in this day of age when from 33 1-3 to 75 per cent of Retail business is done upon a Credit basis the Credit Man is all important to the success of the business. He must be a trained expert, a judge of human nature, a suave diplomat, possessing tact, courage and the ability to supervise and direct others. He can break the business by being too reckless, he can retard its growth and turn away good trade by being either too rigid or narrow in his policies and on the other hand he can if he be a man of broad judgment—pleasing personality and big thoughts, be the greatest business builder in the concern.

The day is not far distant when merchants will realize the importance of the Credit Man, so it is up to us to develop ourselves so as to attract the attention of the "Boss," and hasten the day when the Credit Man will be a member of the Board of Directors of his store.

S. O. S.

General Leonard Wood, in a speech at Fort Collins, Colorado, says His Motto for the Bolsheviks and Reds is S.O.S.—Ship or Shoot. We must use radical means in dealing with radical people. General Wood certainly has the right idea.

CHANGING OUR NATIONAL CONVENTION DATE

Many members have suggested that our National Meeting be held in June, in place of August, some of them complaining they were forced to attend the Convention during their vacation period, when it really should be on the firm's time. Others content that if they could not go during vacation, they would be unable to attend at all.

We would like to have the views of each member. Write the National Office at once, so we can have your ideas to present to the Board of Directors, at their February meeting.

EDITORIAL

BOARD OF DIRECTORS' MEETING

In compliance with the By-Laws, President Blackstone has called the Semi-Annual meeting of the Board of Directors, to assemble at the National Office, St. Louis, February 16, 17, 18.

REDS.

In spite of the bomb plots of last spring. In spite of the intrusion of radicals into the ranks of organized labor. In spite of I. W. W.'s, Communists, inspired by Russian Bolshevik and financed by American cranks, the Government at Washington still lives, and radicals of all kinds are fast learning what real Democracy means. One ship has already sailed and a whole fleet is waiting to rid this country of this type of undesirables. The United States is still the greatest country in the world, and these Bolsheviks are like dogs baying the moon, they don't bother the moon, but are darned annoying to the neighbors.

A ROSTER OF MEMBERS

We hope within the next sixty days to publish a complete Roster of all members. This will be in the shape of a little book, which you can keep on your desk, so when writing to other cities for information you can get in touch with a brother member of the Retail Credit Men's National Association.

Send in all the new members you can before February 1st, so their names will be included in this Roster.

Character and Credit

Good names and credit go hand in hand. A good name helps your credit and credit helps your good name. To have either, one must pay bills promptly.

Credit is the greatest force in the business world. It is the power to borrow; to obtain the property of another to use on the promise to pay. For every extension of credit there must be a debt, and there can be no credit where there is no debt.

To be in debt is not dishonorable, but to abuse credit is. To run a grocery bill is not a crime, but fail to pay as you have agreed should be. To furnish your house on the installment plan is often an advisable plan—some persons could not have a home any other way. It is often wise to deal on credit for the sake of the time when you might need accommodation.

Persons should guard their credit as they guard their health. Borrow if you must, buy on credit when necessary; but pay as you agree. When you give your word, make it as good as your bond. Consider your debts sacred obligations. Never think that your creditors forget your obligations.

EVERYBODY HAPPY?

Brother's lost a button from his \$14 shirt,
Mother's sewing fasteners on her \$40 skirt,
Sister's nice and comfy in her \$80 fur,
And father works like 60 for his \$30 per.

THE ASSISTANT CREDIT MANAGER

One of the important duties falling to the lot of every man of importance is the training of another man to take up his work, therefore, we strongly recommend you enroll your Assistant, your Collection Manager, and your Head Bookkeeper in your Local Association, and also in the National, so they may get the benefit of the "Older Heads'" experience, read the Credit World, and feel they are "Somebody" in the business. Their importance is bound to redound to your credit.

YOU GET BACK JUST AS MUCH AS YOU PUT IN

Extract From Letter of a Worcester, Mass., Member

I feel sure that if you desire to avail yourself of the advantages afforded by Membership in the National Association you can get a great deal out of it as there are many advantages in belonging to the National Association which cannot be measured in mere "dollars and cents," but I want to give you an instance of a case where many times the membership has been saved to the firm I represent.

Some time ago one of our charge customers left Worcester owing us a bill of about \$50 long overdue. From the Worcester address we traced the customer to an address in Chicago, but on writing Chicago we learned the customer had disappeared from the last known address. I then looked up the last roster contained in the Credit World, the National Organ of the Retail Credit Men, and took therefrom the name of the credit man of Carson, Pirrie & Scott, one of the best retail stores of Chicago, also the name of the Creditors Service Co. of Chicago. Through the good offices of these two, having mentioned the fact that our concern was a member of the National Association and asking for their co-operation we were enabled to trace the delinquent customer to three different addresses in Chicago to which they had moved and we have just received a second installment of \$10.00 each collected by the Creditors Service Co. You will thus perceive that because of our membership in the National Association and the co-operation between the Credit Men, we have been enabled to save \$20 at least from "Profit and Loss," which itself would pay for our dues in the National Association for many years and it is likely that we will collect the other \$30.00."

**SEND IN A NEW MEMBER
BEFORE FEBRUARY FIRST**



E. B. HELLER

The St. Louis Local Association has been very fortunate in always selecting a live wire as President. But the members feel that in electing E. B. Heller, President of Heller & Livingston Clothing Co., they have paved the way to break all records for 1920. Mr. Heller is an enthusiast when it comes to Retail Credit matters. He owns five stores, two in St. Louis, one in East St. Louis, Ill., Hannibal, Mo., Springfield, Mo., all being members of the National. He is always ready to give his time or money to help advance the cause of "Good Credits."

CLEVELAND HELPS ORGANIZE YOUNGSTOWN, OHIO

Seven members of the Cleveland association, including President Slater and Robert Adams, former president and now treasurer of the Wm. Taylor Son & Co., attended a get-together meeting of the Retail Credit Men and Women of Youngstown in the latter city December 11. Youngstown has a population of 130,000, and up to last week has been without a credit organization.

Service is rendered merchants through the Mercantile Agency, operated by Mr. J. R. Truesdale, secretary of the National Association of Mercantile Agencies. He has worked under difficulties always associated with lack of co-operation. Through his effort Youngstown gathered fifty of its live wire credit men and women together and they are now on their way to complete a body which undoubtedly will be known as the Associated Retail Credit Men and Women of Youngstown. Truesdale was elected Secretary and has already given notice of a second meeting to be held within the month.

LOUISVILLE, KY., REPORTS CHANGE IN MEETING

We have recently in our local association gone into twice a month noon-day meetings instead of once a month evening meetings, and I believe it is going to be a wonderful benefit to us. There seems to be more interest evidenced and with the added number of meetings it will quite naturally attract still more attention. We took unanimous vote at our luncheon on the eleventh to order the desk signs of the National Association for each member. I was quite glad to see how quickly they accepted the proposition and how readily they all signified their desire to have one of these signs, as it signifies more interest in the National.

RUN ADS TO STIMULATE QUICK PAYING OF BILLS

Columbus, Neb., Dec. 24.—The Merchants' Service Co. here has been doing some local advertising just before the first of each month to stimulate pride in credit and to cause people to pay their bills more promptly.

The advertisements have been run as local readers among the short items of local news, and had reference to all kinds of bills, including stores, insurance, professional services, ice and coal.

One of the typical advertisements used follows: "Being trusted is a wonderful feeling. If you don't believe it, have some merchant refuse you credit, on account of your credit rating, which you have made for yourself."

NEW MANAGER FOR RETAIL GROUP OF CINCINNATI

Cincinnati, Dec. 23.—H. E. Barnet has been appointed manager of the Retail Department of the Chamber of Commerce, in which capacity he will act as secretary of the Retail Stores Association, succeeding Beecher Hess. Mr. Barnet, previous to his services as lieutenant in the United States Army, was connected with the Southern Railroad of this city.

HAROLD P. COFFIN IS OFFICIALLY DESIGNATED AS REFEREE IN BANKRUPTCY

Harold P. Coffin, who was appointed to fill the vacancy created by the death of the late Referee Willis, has been officially designated as a referee in bankruptcy for the United States District Court for the Southern District of New York.

Mr. Coffin was for many years managing clerk in the office of Referee Willis and during recent years assumed the responsibility of conducting the burdensome duties of the office in a large measure. Upon the death of Referee Willis he was temporarily appointed to fill the vacancy.

The appointment of Mr. Coffin came in the nature of a surprise and in the form of a most acceptable Christmas present, as his term did not expire until next July. Mr. Coffin did not anticipate the appointment which is generally regarded as a merited recognition of his success in the conduct of the office.



Kardex

CARDS IN SIGHT

"How does Smith & Co.'s account stand?"

"Received a check on account 12/15 — Nothing past due."

You grasp the situation—The Credit Manager gets Instant Information with Kardex. You know how Vital this is—no time wasted in search—no impatient customer waiting for credit authorization.

Quick and accurate service in authorizing charge purchases attracts trade to any store—Slow service drives it away.

With records Kardexed, every one is in its separate pocket, with name exposed, yet protected by transoloid holder.

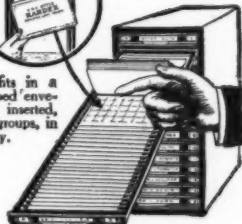
Kardex transparent color signals indicate at a glance "Limited" and "Stop Credit" accounts or other classifications.

When cards are compiled, it is easy to make them in triplicate or quadruplicate, giving several uniformly accurate sets of credit cards at one writing on the typewriter.

One clerk does the work of four with Kardex—no fumbling, thumbing, searching through obscure card-in-box records. There is a Kardex outfit exactly suited for your business, regardless of its size. You can start with a thousand-card unit and expand it to a million.



Each card fits in a transoloid-tipped envelope quickly inserted, singly or in groups, in the sliding tray.



Find out the time and labor economy of converting your present card system to Kardex. Phone our branches or write to us today. Learn about exclusive features of Kardex.

KARDEX SERVICE MEANS PROMPT DELIVERY

American Kardex Company

2060 Kardex Building

TONAWANDA, N. Y.

Kardex Your Business

CARDS IN SIGHT

BAD CHECKS

Oklahoma City, Okla.

Jacob H. Smith, age about 35 years, brown hair and eyes, about 5 feet 11 inches, sharp-pointed features, well dressed and presenting a good appearance. His father is said to be Sam Smith, and brother R. F. Smith of Mattie, W. Va. Smith deposited a check for \$100 on a Dallas bank for collection with a local bank. Upon being called, the local bank stated, through error, his checks were good. He passed four checks here amounting to about \$60.00. Later Dallas check was returned, having "no account."

Smith stated he was going to Tulsa but left a forwarding address of Westgate Hotel, Kansas City.

New York.

Once again, Miss Margaret L. Smith is operating on Fifth avenue, presenting cheques made to her order, signed by Dr. Frederick S. Chase. Today she visited one of our jewelry shops and presented this famous cheque of hers.

Tulsa, Okla.

Red Diamond Oil Company, Tulsa, Okla.—Checks (regular printed form of the above company) were stolen from the office of above company, drawn on the Exchange National Bank of Tulsa, Okla. They are numbered 457, 458, 459, 463, 464, 465, 466, 467, 468.

Numbers 463 and 467 have been cashed by the Yale State Bank of Yale, Okla., for \$60.00 and \$63.00, both signed A. J. McBride, and made payable to Thos. Murray and J. W. Bandy. All evidently fictitious names.

If such check is presented to you hold party for investigation and wire Red Diamond Oil Company, 405 New World Bldg., Tulsa, Okla.

Cleveland, Ohio.

Look out for checks of the Empire Paper Co., Indianapolis, Ind., payable to R. W. Redmon. These checks are on the Indiana National Bank, of Indianapolis. Protectograph has been used.

Redmon is known to the wallpaper trade throughout the country, having been at one time on the road for the American Wallpaper Co., of Chicago.

Iowa City, Iowa

Ray Davis passed a worthless check in Iowa City, Iowa, in November; attempted to pass a second one and failed. He left town immediately. From the description, in the November Credit World, of appearance and methods used, he is in all probability the same party that operated in Cedar Rapids under the name of Ray Lorensen. He informed the merchant that he had leased office room here and was the new local agent for the Cole cars. He was so new that the Cole people knew nothing of him, neither did the Des Moines (Iowa) bank that refused his check.

Wichita, Kans.

On December 8, 1919, party passed \$175 cashier's check to a local merchant. The check was signed by N. Falvo, cashier of the First State Bank of Allen, Okla., made payable to L. D. Hancock. Same was returned marked forgery.

Perkins Caught

"The Way of the Transgressor is Hard"—Frank Perkins, alias Frank Cole, alias Frank Procter, expert check artist, who escaped from St. Louis by jumping bond is now in Cook County Jail, Chicago, held for the Grand Jury on \$18,500.00 bond. Good work, Chicago.

Denver, Colo.

LOOK-OUT for a young man, described as being about 5 feet 10 inches tall, 25 to 30 years old, medium light complexion, weight about 145 pounds, usually wears a Consistory, or Scottish Rite 32 degree Masonic charm, is intelligent looking, uses a good line of talk, is a hard buyer, usually says he is buying the article for his wife on account of her birthday, or something of the sort. At times, he has had a quantity of groceries in his possession when buying. He does not ask for change, and his line of conversation is such as to throw off all suspicion. He uses fictitious names and addresses, writes a peculiar hand, and should be easily detected.

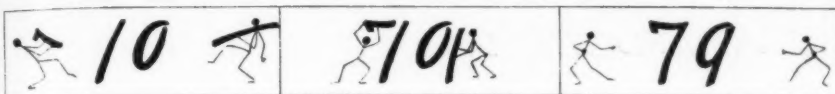
LOOK-OUT for a young man, 25 to 30 years of age, height 5 feet 10 inches, dark complexioned, medium build, weight approximately 145 pounds, dark eyes, rather sharp features, wears dark felt hat, dark gray overcoat—knee length—presents statement of some customer of the store, together with a forged check for an amount in excess of the amount shown on the statement, and requests change. The statements, evidently, were stolen out of the United States Mail.

LOOK-OUT for a young man, thirty years of age, dark complexioned, medium height, rather heavy or chunky build, weight probably 170 pounds, uses the name of L. A. Garner, with fictitious addresses. He usually makes the check payable to cash, in small amounts.

IMPORTANT NOTICE

If the following party makes his appearance in your city, please hold him and notify Brandies Stores of Omaha:

Description—Six feet in height, 225 pounds, brown hair, gray at temples, good dresser, uses name of R. W. Kniss on bank drafts drawn on Seaboard National Bank of New York. His right name is R. W. Kane. Was formerly in the real estate business, is a smooth talker, has an Irish accent, and carries sufficient credentials to convince the average person as to his identity. He has worked in the East, and since December, 1919, drafts from Nebraska, Iowa, Kansas, Missouri and Minnesota have appeared at the bank. He does not usually skip the minute he cashes draft, but stays about twenty-four hours.



"A MODERN BLACK ART"

Forgery Film

Four Reels. Running Time, 55 Minutes.



An Absorbing, Instructive Entertainment Feature for

Credit Men's Meetings

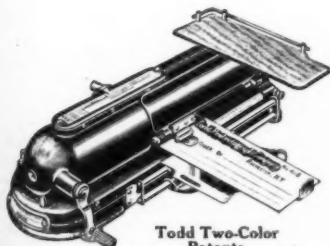


BY arrangement with the Retail Credit Men's National Association, we are now releasing the "Black Art" forgery film for local meetings of the Association, beginning in January with St. Louis, Pittsburgh and Baltimore.

Dates from other progressive local branches of the Association are solicited for February and March, subject to not less than two or three weeks advance notice.

No expense to your Association, except the hire of projection machine and local operator (licensed).

"Black Art" is not a mere advertisement, but a corking entertainment, exposing the tricks of professional forgers and check swindlers in a graphic manner. Hook it up with your "Bad Check" campaign and start something.



Todd Two-Color
Patents

Write or wire the date of your
next open meeting

TODD PROTECTOGRAPH CO.

(Established 1899)

1180 University Ave., Rochester, N. Y.

World's Largest Makers of Check-Protecting Devices and Forgery-Proof Checks

HOW AND WHY I BECAME A CREDIT MAN

Extracts from Speech delivered by Mr. W. G. Sluder, of Majestic Mfg. Co., St. Louis, Mo.

If I were to answer the questions suggested by the above title, in a few words, I would say "Through Ignorance."

When in 1875 I obtained my first position in commercial life, I was expected to be everything from a Bookkeeper to a Porter, and incidentally also a Credit Man. My employer gave me to understand that I was responsible for all bad debts, which, in my ignorance I agreed to, thinking it was customary. His advice to me was, "Don't get into any lazy habits, learn to work all the time, for the harder you work, the happier you will be and you will always be happy as long as you work in my office."

When I went home after my first day's work, it dawned on me what it meant to practically guarantee all the orders I was to O. K. I talked the matter over with my father that night, and he gave me some rules which he said would be safe guides for one to use, and if kept before me, would help me to form my own ideas as to who to credit and how to judge the amount. In all these years I have found a great relief and comfort in practicing the teachings of those little simple rules, which were good then and are good today, and here they are:

1st. (INVESTMENT). Investment without character, good habits, ability and experience, was a resource without proper seasoning.

2d. (CHARACTER). Character inspires confidence, and confidence is greater than capital.

3rd. (HABITS). A man of good habits is usually reliable, and a reliable man is a good proposition.

4th. (ABILITY). A merchant who can successfully handle his business and make it grow, believes in himself and forces you to do so, too.

5th. (EXPERIENCE). A merchant who does not know or understand his business is his own enemy and must be watched.

6th. (HONESTY). The average man is honest, either inherited, acquired, or for a purpose, you are safe when you know which kind.

7th. (RELIABILITY). A merchant who is careful of the promises he makes and keeps them and pays his bills promptly, is one who usually combines all the good of the other qualifications.

8th. DON'T FORGET how valuable credit is to the merchant who needs it; give it if worthy, refuse if you doubt him.

I was on hand early the next morning, and worked at anything and everything around the place at a race horse pace all day. A batch of orders came in from the traveling man. My employer told me to look them over. They were all nice ones—none less than One Hundred Dollars, one up to Nine Hundred. He said, look at the ledger and show me the last orders we had from these customers,

which I did. That, gentlemen, was my first step upon the Credit Stairs.

I found all of them were old customers, had always paid promptly, and did not at that time owe anything. I began to wonder what would happen to me if some big customer should decide to go broke. Luck favored us all however, for there was not a dollar lost in the two years I continued in this employment.

Now the real secret of this remarkable success was not my ability or knowledge or judgment. It was our traveling salesman's contract that did the trick, namely, it specified he was to have half the profits and was to stand half of the losses. He paid his own traveling expenses and kept a watchful eye upon his trade, picked his customers, made personal friends of them all, and I kept him informed every day of every bill that fell due, every dollar paid by his customers and every draft returned unpaid, as well as every bill made against his customers.

This was my introduction to the science of credits, and it came tumbling down upon me through my ignorance of what's what and who's who.

Each man has his own viewpoint to present about credits, but you cannot learn the game except by personal contact. You must expect the traveling man to differ with you. He may cuss you if you turn down one of his orders and he will argue with you that his customer is all right—as good as gold, etc. He will perhaps tell you his customer is the best known man in his town, but if you ask him to guarantee the order, he hesitates and finally decides not to do that. You get blamed if you don't ship and you blame yourself if it proves a loss, because you did.

Credits is a science and cannot be mastered without profound study, careful consideration and practical experience. A credit man must be always on the job—patiently and continuously working on problems coming up daily and not permit prejudice to govern his decisions. A conservative and careful credit man is as necessary to the successful running of a business as is the Sales Department and both should work in harmonious relation and with perfect co-operation.

The work of a Credit Man is by no means a round of pleasures. Every day something new pops up. There are slow customers to worry along with—accounts on the verge of failure that need very delicate attention, etc. The secret of life is not to do what one likes, but to try to like what one has to do.

Some years ago a summary was made of the number of failures in a certain year.

Lack of capital was 33 per cent.

Incompetence was 28 per cent.

Fraud or evil interest was 12 per cent.

Lack of experience or business capacity was 5 per cent.

Years back it was difficult to get together the proper kind of information on which to base credit. Mercantile agencies were just starting up, competitive houses considered their ledger information strictly confidential, and the salesman's O. K. was perhaps the most relied on, although a tip from the porter or a clerk in the office was considered valuable.

Conditions have changed and the credit man of today does his work with modern tools and with up-to-date plans. Mercantile agencies have reporters all over the country, and your competitor's ledger is open for your inspection.

With all these, the Credit Man must expect to be humbugged, he must expect to have some commercial crook to surprise him with some of his capers. The credit man is human, he has his joys and sorrows, he makes his living through his knowledge of human nature, and his success in his work depends upon his knowledge of men, their individuality and his years of experience in credit work.

The Foundation Stones of Credit are: Character, 50 per cent; capacity, 30 per cent; capital, 20 per cent.

It is easily seen that Character and Capacity are almost indispensable for a good Credit risk and are better than a lack of either with Capital instead.

In analyzing a financial statement it is well to eliminate all doubtful, obscure and unexplained items listed as assets, or to depreciate each item to a quick-value basis—its value when in receiver, trustee or assignee's hands, then to raise the liabilities up to the highest notch, perhaps add 10 to 25 per cent and then to ascertain the net difference. Then get together all the information obtainable regarding character and capacity, amount of sales, amount of expenses, amount of Fire Insurance, amount of Life Insurance, nature of business, if sales are for Cash or Credit, if getting ahead or receding and many other points.

Remember, losses come out of the profits. A hundred dollar loss may mean the loss of profits on a thousand dollar sale to a good customer. Your value to your house is based upon the quality of your work and the accuracy of your judgment and both are obtained by years of experience and general knowledge of Credit conditions.

Keep ever in your mind the constant endeavor to improve, make your work a pleasure and do not forget how valuable credit is to the merchant who needs it, give it if worthy, refuse if you doubt him.

A GOOD SUGGESTION

Dear Mr. Woodlock:

It might be interesting to some of the other members to know how we handle the subject 'Addresses Wanted,' in the Credit World.

As soon as the magazine is received we compare the names contained in that article with the names of our present and past customers.

During our two years of operation, we have handled some 50,000 applications, and as we have three signatures, at least on every note, this means some 150,000 names on file at present.

We have started an adverse information file, in which we post all items of adverse information that might affect the passing of loans in the future. After checking against our present file, each name is indexed from Addresses Wanted, then every future application is checked against this file.

With the National Association properly working—reporting bad names—an adverse information file will prove a valuable asset to every credit manager.

Let me suggest that the member reporting these names, always include the first name, as I find this very necessary in checking up.

Trusting that this suggestion will prove of some value to some members, I remain,

Very truly yours,

H. C. SPARKS,
Michigan State Chairman
Membership Committee.

LOCAL ASSOCIATIONS PLEASE NOTE

Mr. David J. Woodlock, Equitable Bldg., St. Louis, Mo.

Dear Mr. Woodlock: I will esteem it a favor if you will arrange to notify local associations through the Credit World that I am desirous of being placed on the mailing list to receive a copy of the regular monthly bulletin which a great many of the local associations are publishing. I am preparing to publish one of these bulletins, beginning January, and will need this as a source of obtaining material.

Personal regards.

Yours very truly,

L. R. TUCKER,
Secretary Associated Retail Credit Men,
San Francisco, Cal.

"Courtesy is one of the finest attributes of human conduct, and when once acquired should be most jealously guarded. It is a valuable asset, and yet he grows richer who squanders it. It is a "habit" to be cultivated, and a trait of character to be encouraged and developed.

It is the lubricant of the social and business machinery of a community which will soon go to smash and ruin if compelled to function without it. The exercise of courtesy is applicable under all conditions and upon all occasions. Always in good form—never out of place."

RETAIL MERCHANTS' ASSOCIATION
OF WACO, TEXAS (INC.)

C. C. Lewis, Secretary and Treasurer.

THE SHOPPING COIN

By Geo. A. Peiffer, Credit Mgr. Gimbel Bros., Philadelphia, Pa.

The SHOPPING COIN has been in use in all the large stores of Philadelphia, as well as many of the stores in other cities, to great advantage for many years, the purpose being to deliver goods AT THE COUNTER to charge customers or such persons as may be authorized to use the said coin by those having accounts. The name of the account being identified by the number of the coin as well as identifying the purchaser.

No one, however, has seemed to see the advantage in using this same coin where goods are to be sent to the home of the customer or to an address different from their own. If we are willing to take the risk of delivering goods to a limited amount to a person holding one of these coins when the person takes the goods with them, how can there be more risk in sending the goods to the home of the person on the presentation of the said coin? It is my belief that the risk is much less.

At the present time the inspectress who wraps the package has a Stopped Coin List, and when a coin is presented by a customer who wants to take the goods with her the coin is handed to the salesperson by the customer, and the salesperson in turn hands the coin to the inspectress, who compares it with the Stopped Coin List, and if the coin is not stopped the goods are delivered to the customer up to a limited amount, this limit being different in the different stores.

My thought is that if goods are to be sent home the customer should be asked to show her shopping coin. This would delay the customer a very short time, but would guarantee to her prompt delivery to her home.

When the inspectress receives the shopping coin to authorize the delivery of merchandise to the home of the customer, the same comparison would be made with her Stopped Coin List, and if the number is not on the list the inspectress would stamp the address authorizing the delivery of the package by wagon. I say again that if the inspectress can be trusted to authorize the delivery of merchandise to the customer when she takes the goods with her at the counter, she surely can be trusted to authorize the delivery of merchandise when sent to the customer's home.

If the coin is stopped—that is to say, if the number appears on the Stopped Coin List or if the customer does not have her coin with her, or if the amount of the purchase is in excess of the coin limit, the inspectress would simply stamp the letter "R" on the package, or use some other mark that would prevent the package from being sent through the Delivery without being authorized or, in other words, all packages marked in this way must be sent to the O K-er's station for authorization before being accepted by the Delivery Department, the package being handled at the O K-er's station the same as it is now.

When the coin was first inaugurated we figured it might be misused, and we would not permit the delivery of any merchandise over

the counter in excess of ten dollars. Today the lowest amount delivered at the counter, excepting in two departments, is twenty dollars, and the highest amount, thirty-five dollars. In the Jewelry and Leather Goods, where the coin is most liable to be misused, the limit continues to be ten dollars.

The impression seems to be among many storekeepers that if you give a person a coin they are liable to carry the store away with them. This is a mistake. It must be considered that in giving a person credit you first learn as well as you can that the person is honest and responsible. In addition to this, the majority of the people do not purchase in excess of their ability to pay.

Most department stores have spent thousands of dollars to try out new forms of indexing in order to facilitate properly and correctly the delivery of goods to charge customers, and the same storekeepers have great difficulty at certain times of the year to secure proper help for their different Credit O K-ing stations.

It is evident that if the shopping coin could be used for the delivery of merchandise to the home of the customer without passing the Credit O K-ing Station, the storekeeper would save thousands of dollars in a year's time in the way of additional help and additional equipment. I am able to say that several of the department stores in this city have as many, if not more, than 200,000 names on their credit books and have issued up to this time 150,000 shopping coins or more.

If there was danger in the use of the shopping coin it is very improbable that any storekeeper would issue so many of them. I mention this to show you that we have very few complaints along this line. We have been using the shopping coin for many years, and therefore we know what we are talking about. I can say positively that there is no greater help to the prompt delivery of merchandise at the counter than the shopping coin. In Philadelphia, where we have a great many persons in business, known as Purchasing Agents, whose bills are very large and who issue orders to their customers which are filled by the department stores, many shopping coins are issued to the agent for the use of their customers, it being understood, of course, that the agent's customer is responsible to the agent, and the agent is responsible for any orders issued by them or any coins that may be given them, to the storekeeper. These accounts, of course, are guaranteed against loss.

Many of the stores use what is known as the Stopped Coin Book, and if an account is stopped or suspended for any reason a check mark is made opposite the number. These books are not good. We found it almost impossible to keep them correct. Every little while it required a force of clerks to go over them to check them up to see if they were right. Many accounts had been stopped that should not have been. It is the easiest thing

in the world to make a check mark in the wrong column. We have a system now which is much better. Every wrapping station has a list of stopped coins. When we first made this list it contained every coin that had been stopped since we first used coins, but we found this made too large a list. Several years ago, therefore, we cut off from this list all numbers that had been stopped previous to thirteen months ago—that is to say, if a coin is on the Stopped List for thirteen consecutive months the number is omitted and we take the chance of such coins being misused, and up to this time they have never been misused. This list is reprinted every Tuesday, but on the day following the printing of the list and on every succeeding day between the Tuesdays a supplement is made on the mimeograph, a copy of which is sent to every wrapping station, showing the numbers of any accounts that have been stopped during the preceding days and any accounts that have been made good on those days. A new supplement is made on every day, but the supplement in each instance covers all corrections and all previous supplements are destroyed. On Tuesday when the list is reprinted it is revised according to the last supplement used.

Now if we can train the public to show their shopping coins at all times, the customer would be more inclined to carry her coin, and therefore we would get better service from the shopping coin, whether the goods are taken at the counter or being sent home, for even when the customer is taking the goods with her there are many cases where the customer does not carry her shopping coin and identification is necessary.

If a customer feels that she will get her goods more promptly by showing her shopping coin on Send Goods and that it is necessary to have the coin with her at all times in order to get good service, she will make it a point to carry the coin with her when she comes to do her shopping.

By giving every customer a number we undoubtedly would be able to handle all transactions to better advantage. Even the Mail Order customer will be asked to use her number when ordering, if she has an account, as in many cases the customer in writing when ordering merchandise will write her name so badly that it is very hard to locate the account. With the assistance of the number, the account can be located at once. This will give better service to all charge customers and necessarily will mean increased business.

The use of the shopping coin to authorize the delivery of merchandise to the home of the customer might mean an additional number of inspectresses, but not to any great extent. The coin, however, is a positive guarantee that the account is in good standing when the number does not appear on the Stopped List, and the inspectress' stamp on the address of the package would act the same as the O K-er's stamp—in fact, it would be safer than the O K-er's stamp, as often he sees the name of the person that he believes to be O K for credit and stamps it O K and later he finds it is not. This cannot be entirely avoided where credit transactions are O K-ed from memory, and it is my impression

that the coin is much better even than the more recent method of O K-ing which requires the O K-er to place the ledger folio on the salescheck in order to make sure that he looks at the name on his index in each instance.

Here are some of the advantages which would be assured if it were possible to have all charge customers show their shopping coins at all times when purchasing:

1. Charge merchandise may be sent through the Delivery Department to the customer without passing through the Credit O K-er's station.

2. It would reduce the number of Credit O K-ers, as there would be really very few "refer" schedules.

3. No goods would be sent O K by mistake.

4. No goods marked "Charge" by salesperson would be sent C. O. D. improperly from the fact that the name and address cannot be understood.

5. Time of telephone clerk who calls customers where goods cannot be sent on account of not knowing the name on the saleschedule as a charge customer would be saved to a considerable degree.

6. There would be very few mistakes in the Credit Department, for when an account is stopped the coin is stopped.

7. Much of the bookkeeper's time will be saved by avoiding a second handling of a salescheck where the name is not properly written by a salesperson.

8. There will be fewer complaints for the Adjustment Department to handle.

9. No packages will be held in the Credit Department "Hold Room," excepting where the person has actually no account, where they have bought in excess of the coin limit, or where the account is correctly suspended.

10. There will be fewer schedules delivered at the counter without the coin, and therefore avoid the necessity of referring the schedule for authorization, from the fact that most everybody will carry their coin.

11. Considerable time will be saved by the Collection Department, as there will be practically no Sundries.

THE SECRET of good service will be to keep a careful coin record. To require salespeople to write the coin number carefully and in large figures. Next to the proper name and address the proper writing of the coin number is necessary.

I would suggest keeping the ledger folio and reference number in the coin register and also to place the coin number on your ledger page.

The Delivery Department must watch for the O K of the inspectress on the address of the package.

We practically have this system now in use in our Credit Section of the Delivery Department where employees' packages are held. Any employees whose accounts are stopped their numbers are listed every day and sent to the person in charge of this section in the Delivery, who is permitted to O K any goods up to two dollars without referring the schedules to the employees' bookkeeper if the number is not on this list. This saves a great deal of time and permits prompter delivery on smaller purchases.

It pays to study what pleases people and to watch carefully for evidences of displeasure and dissatisfaction, and however trivial, to remove them if possible. Piling up reasons for satisfaction is good judgment.

Every new customer costs something. It makes no difference whether he is secured through a window display, through newspaper advertising, through the personality of the salesman or by simply waiting for him to come in.

The cost is there just the same. It is like hiring and firing help. Every change means a loss. Customers who drop away from your store through dissatisfaction have a habit of telling their troubles. A customer kept is a customer gained.

OUR LARGEST ASSOCIATION HOLDS A MEETING

An event notable in the business annals of Memphis took place on the evening of November 24, at the Nineteenth Century Club, when members of the Retail Credit Men's Association and their guests enjoyed an entertainment, consisting of a mixed program and dancing. The arrangements, under the direction of Mrs. F. W. Dortch, were faultless. The feature was a movie picture taken at the St. Paul convention, in August, in which unconventional activities of the Memphis delegates (Memphis had the largest delegation of any organization attending the convention) were shown. An address by Chas. M. Bryan, prominent local attorney and lecturer, made a hit with those who heard him. President Geo. A. Lawo, of the association, introduced the speaker. A request was made of Mr. Bryan for a reproduction of the lecture, to be sent the Credit World. The remainder of the entertainment consisted of a solo by Mrs. James L. McRee, with Mrs. G. B. McCoy as piano accompanist, a duet by Mesdames T. R. Easley and J. A. Scott, accompanied on the piano by Mrs. Frank Sturm, and a reading by Miss Carl Friar. Excellent dance music was furnished by a local band, and dancing was indulged in until a late hour. A most enjoyable buffet luncheon and punch was served. The program was gotten up in unique form, being in the shape of a bill, charging OUR GUESTS up with "Your Good Will," and after itemizing the numbers, showed a balance due of "Your Continued Good Wishes" in the last right-hand column.

Prestige was acquired by the organization, which has already been so prominently in the eyes of the country because of its quite remarkable exploits in twice capturing the national membership trophy in the year and a half of its existence, and becoming and remaining the biggest Retail Credit Men's Association in the United States.

Mrs. Dortch and her committee were accorded high praise for the planning and carrying out of the program. Mrs. Dortch is in charge of important departments of the Underwood Typewriter Co., and is one of the most active workers in the Retail Credit Men's Association of Memphis.

A GOOD PLAN

Los Angeles Credit Men See How It's Done

The reception of the Retail Credit Men here was held December 12, bringing the members from the various establishments to headquarters to see the actual workings of the bureau. The members were shown the great pains that are being taken to ascertain the standing of the applicants for credit, sometimes the work amounting to actual detective service.

More than thirty are employed here, and a large suite of sixteen rooms with many telephones and an intricate system of bookkeeping and card references is maintained. These were all explained to the visitors, who watched the work actually in progress.

The reception committee consisted of I. S. Levitt, V. Haresnaps of the bureau and leading credit managers from retail dry goods stores.

LOS ANGELES HAS BANNER MEETING

The Associated Retail Credit Men of Los Angeles held their regular monthly meeting on Tuesday, December 16, 1919, in the form of a "High Jinks." The affair was held at the Broadway Department Store Cafe with an attendance of 360, which by the way, is the largest attendance of any meeting ever held by the Associated Retail Credit Men of Los Angeles.

The association went to a great deal of expense in providing fun and amusement for the audience, and there was a Christmas gift for each and every one who attended. The gifts were donated largely by the members in addition to those purchased by the association direct.

The tables were profusely covered with serpentine, noise makers, balloons, fancy hats, etc., etc.

Mr. Charlie Murray, the famous moving picture comedian, acted as toastmaster in the evening. Jim Corbett of the Universal Film Company, entertained with monologue, and quite a number of other stunts were contributed by the moving picture fraternity and others.

The affair was voted to be the best ever.

SANGER BROS., DALLAS, BUY TRUST BUILDING

Sanger Bros., wholesale and retail dry goods, have purchased the Trust Building, corner Main and Austin streets, for \$250,000. This purchase means that Sanger Bros. now own the entire block. The Trust Building is eight stories high, and will be occupied by enlargements of the retail department of Sanger Bros.

In a statement issued, the firm said: "We shall spend approximately \$100,000 in remodeling the Trust Building and also some \$25,000 in transferring the elevators in our present retail buildings."

COLLECT YOUR OWN OVERDUE ACCOUNTS

We guarantee to collect accounts, notes and judgments no matter what your efforts have been in the past.

Our system is vouched for by hundreds of Southern merchants and is backed by a bona fide

CASH GUARANTEE

NATIONAL CREDITOR'S PUBLICITY ASSOCIATION, Inc.

HOME OFFICE
Nashville, Tennessee

BRANCH OFFICE
Syndicate Trust Bldg., St. Louis, Mo.



MEMBERS OF
RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

No Commissions or Lawyers' Fees
All Money Paid Direct to Creditor



RUBBER STAMPS WORTH DUPLICATING

This account was opened on a 30-day basis. You will therefore see that your payments are entirely too small and infrequent to conform with these terms.

Credit is a trust imposed in you. Safeguard it by prompt payments.

There was a payment of \$.....
promised on this account for.....

This account was extended to you, as we thought it would be settled in a prompt manner. We call your attention that your payments are entirely too small and infrequent to be considered in accordance with the amount of this account.

Members of the Davenport Rating Association meet once a month to discuss accounts which are not paid promptly.

Your name will be reported unless this account is paid at once.

Successful business demands prompt collections and prompt payments. We request prompt payment in the same courteous manner that we solicit your esteemed trade. Both are necessary for our success.

HAUSMANN, INC.
New Orleans.

PLEASE NOTE.—While your payments have been made with regularity during the past, we are quite sure you do not realize that they were not in proportion to the size of the account. We would therefore appreciate if you would make larger or more frequent payments.

MINNEAPOLIS, CITY OF GOOD RETAIL CREDIT AND PROMPT COLLECTIONS

Two Effective Organizations Here Keep Bad Accounts to Minimum. Helping Individuals Maintain Credit Part of Broad Co-operative Policy.

Few cities equal and surely none surpass the record of Minneapolis as a city of good retail credit and prompt collections, a record of which Minneapolis may feel justly proud.

Proof of this statement is found in the results of a recent investigation into the condition of retail accounts and collections, accounts having been found "excellent" and collections "above normal."

And to find a reason for this splendid showing one does not need to seek distantly nor deeply. On the contrary merchants generally and credit men particularly, already know and appreciate the power behind the movement for that dynamic force of co-operation and education has made itself felt in retail credit circles just as it has in the wholesale credit world.

Work of Retail Credit Men.

In its last issue The Commercial Tribune reviewed the work of the Minneapolis Association of Credit Men the wholesale credit men; this time the efforts of the retail credit men are dealt with.

To begin with, two powerful agencies are at work in Minneapolis to build up a solid retail credit and promote prompt collections. They are the Retail Credit Association of Minneapolis and the Minneapolis Association of Credit Exchange. Both have played, and are playing a still greater part than ever before, in this great work.

The Retail Credit Association was the first of the two to enter the field, early in the Twentieth century, and at a time when retail men of Minneapolis first began to see and realize the benefits to be derived from co-operation.

Foundation Well Built.

The pioneer work was slow and difficult work but it was well done as the success of after years has proven.

A common meeting and working basis first had to be found and developed, friendship and co-operation fostered, and an educational course devised.

With what success this was accomplished is shown in the present strong organization.

The Retail Credit Association of Minneapolis today boasts a membership of 165 men and women actively engaged in the granting and guarding of credit in this city. Once a month, the third Wednesday, from 75 to 125 members meet for dinners, and to discuss their common credit problems. Regular business of the association is transacted at these meetings and there is usually some form of musical entertainment, too, but always of paramount interest is the educational and instructive feature of the event—the talks on credit questions by members and invited guests.

Help Themselves and Business.

"Especial stress is laid upon the value of these talks," says an early member of the association, "because they help each and every

one of us solve the many problems confronting us every day. They bring us into closer association, too, for by helping the other fellow we enlist his best co-operation and in the end it all works to the benefit of the retail credit business at large."

For those members who do not succeed in attending the monthly meetings there is the Credit Ledger, issued from the office of the secretary, a publication for retail credit men containing news of the association, the most instructive of talks and papers given and articles on credits and collections.

The officers of this association are: President, C. J. Nagle, John F. McDonald Lumber Company; vice president, C. A. Peterson, Minneapolis Tribune Company; treasurer, Miss P. A. Johnson, Root & Hageman; secretary, S. L. Gilfillan, and directors, F. W. Funk J. C. Vincent, Willard Lobdell, O. F. Carlson, A. J. Huotte and F. A. Thompson.

Exchange Has 865 Members.

The Minneapolis Associated Credit Exchange, Inc., organized in 1915, boasts a membership of 865 retail and professional men. Its purpose is to gather and furnish information on individuals and firms. It publishes the Associated Credit Guide, the yellow book so generally in use by Minneapolis merchants and professional men when seeking information about people's credit.

In this yellow book are the names and ratings of approximately 100,000 Minneapolisians. Here one may find how a person meets his or her obligations and if any particular name is not in the book the chances are it will be listed at the secretary's office, for the files contain better than 150,000 names and ratings.

These books and the ratings are kept up to the minute and a few book issued each year based upon the reports of the members who from time to time report on their various customers.

Seven Girls Busy Supplying Data.

Some idea of the part this organization plays in retail business circles in Minneapolis is shown by the fact that every week day seven girls are kept busy giving out credit information over the telephone. Quantities of written reports also are supplied daily to local and outside sources.

The officers of this organization are: J. S. Mitchell, president; G. W. Dayton, vice president; S. L. Gilfillan, secretary and treasurer. M. J. Solon, credit manager The Dayton Co.; A. W. Ludwig, Gamble & Ludwig; J. A. Edwards, treasurer The Powers Mercantile Co.; J. H. Barge, secretary L. S. Donaldson Co.; J. F. McDonald, treasurer J. F. McDonald Lumber Co., H. L. Towler.

With retail credit men and merchants bound together in two such powerful co-operative and self-instructive organizations it is not hard to understand why Minneapolis credit records

have been developed to such a high state of cleanliness. They did not let their efforts stop here either. On the contrary they have employed still another forceful weapon in their campaign, namely, advertising. Readers of The Minneapolis Tribune are familiar with these striking page ads and thousands probably have been reminded by them, around the first of the month, of their obligations.

Ads of Educational Tenor.

These ads have been of a highly educational tenor, ever striving to impress upon the people of Minneapolis the value of paying their bills when due and keeping their credit good. What effect they have had upon the retail business at large, what benefit they have been to the merchants who contributed to their maintenance as well as to those who never did, is summed up in a letter Mr. Gilfillan wrote recently urging continuance of the campaign. He said:

"Investigation regarding the condition of retail accounts recently disclosed the fact that they are, as a whole, in most excellent shape. Collections for some time have been above normal and I attribute this good result very largely to the educational pay-up campaign which we have been conducting the last few years."

Then comes the question of the guiding hand, or mind, to be exact, back of all this effort, and detail for, it must be realized, detail is a tremendous factor when thousands of names and facts must be kept ready for instant reference. And in this respect, again, the two organizations are linked together by having the same man for secretary, namely S. L. Gilfillan. Of the Associated Credit Exchange he is more than secretary; he is manager and secretary combined.

Resident Here 30 Years.

Mr. Gilfillan has been a resident of Minneapolis for 30 years. For 12 years he was credit man for the L. S. Donaldson company, going from there to the Minneapolis Morris Plan Company, for which he was treasurer just before devoting his entire time to his present occupations.

To Mr. Gilfillan also belongs the credit of having promoted and carried out the organization of the National Credit Association, of which the Minneapolis Association is a branch. This he accomplished in 1912 at Spokane, Wash.

And in still another phase the two retail organizations here are closely associated, that of being in the same office. About a year ago the two organizations moved into new offices on the seventh floor of the Builders Exchange. These were soon outgrown. Today they occupy still larger quarters of the Walton Building. The move was made November 1. Here the good work will go on with the needed room for further expansion.

To sum up, the words of Mr. Gilfillan tell the story best. He says: "We are building business upon a solid retail basis, helping ourselves, and helping individuals to establish credit and, having lost it, to re-establish it."

Have YOU sent in a new member this month?

ST. LOUIS ASSOCIATION BIRTHDAY MEETING BREAKS RECORDS

On December 11th, the St. Louis Local Association celebrated the fifth anniversary of its existence by giving a birthday party at the City Club. Three hundred and thirty members, their wives and friends were present and enjoyed the affair immensely. Each guest on entering the dining hall received a number and later in the evening, each received a Birthday Gift, ranging from a box of candy to an automobile tire, and including turkeys, dolls, silk shirts, suits of clothes, etc., selection being determined by a lottery drawing. Mr. M. L. Wilkinson, president of Scruggs, Vandervoort & Barney Dry Goods Co., also president of the Associated Retailers, delivered an interesting address on the human side of business. The annual election of officers followed and Mr. E. B. Heller, of Heller & Livingston Clothing Co., was chosen president. The success of the Birthday Party was due to the untiring efforts of National Director Dave Strauss, assisted by Mr. Merriam and Mr. Kruse. The prizes were donated by the firms of the members.

Everyone should hustle for new members if we are to reach the ten thousand mark this year.

COLORADO MERCHANTS ORGANIZE CREDIT MEN'S ASSOCIATION

H. A. Shaw Elected President at Enthusiastic Meeting Held in Greeley—Other Associations Planned in State

Representatives of the Denver Retail Credit Men's Association in conjunction with the Greeley Chamber of Commerce organized the Greeley Merchants' Association at an enthusiastic meeting here last night. About fifty local merchants attended, besides a hundred or more citizens and farmers of Weld County.

The organization of the credit men's association was unique in a way that the local organization has under its jurisdiction the whole county of Weld. Records of every citizen have been compiled and various other valuable data that will profit both the business man and the consumer.

H. A. Shaw of Greeley was elected president; W. B. Balcom, first vice president; Miss M. Patterson, second vice president; D. A. Wilson, secretary, and Miss Mary Blink, treasurer. The officers, including O. D. Meil and Maurice Walton, will act as board of directors.

The Denver men who made the trip were Fred Leonard of Daniels & Fisher's, Harry Kindig, A. T. Lewis & Sons, James Mason of the Remington Typewriter Company, and C. M. Reed of the Denver Credit Men's Association.

Mr. Reed is a member of the National Retail Credit Men's Association and plans to organize many similar associations through the state.

NEW YORK'S GREAT EDUCATIONAL PLAN WELL WORTH IMITATION BY OTHER LOCAL ASSOCIATIONS

The Associated Retail Men of New York City, Inc., announce an educational course on "Credits," which should be of great interest to all engaged in credit work for retail stores, hotels and banks.

On the third Tuesday of each month a lecture is given on a special topic, followed by open discussion in which all are invited to join.

Credit Men and their assistants are invited and will be welcomed by the reception committee.

Program Suggested for the Educational Committee.

1. **Soliciting Accounts.**—Type of lists applicable and their derivation; method of classifying and checking names thus received; actual and theoretical form-letters used; typical result from actual tests.

2. **Opening Accounts.**—Actual policies and suggested improvements; information and other data requirements; setting these forth according to the nature of the applicant; actual application forms, letter forms and suggested improvements; limiting or declining, method and policy followed.

3. **Closing Accounts.**—The various conditions under which accounts are closed with policy followed and methods that obtain to make the closing effective; temporary restrictions with policies and methods followed; retaining the good will of the customers; forms in use.

4. **Authorizing Charges.**—Actual systems; forms and devices to assure accurate work; treatment of charges passed in error; treatment of "no account" charges; treatment of wrong address or initial. Charge takes: Systems to handle these speedily and safely; identification required; refusing charges, because of overlimit or otherwise. Fraud buying: Methods to avoid these and action when they occur.

5. **Overlimits.**—Actual systems and ideas on how to control these; how they are treated and the forms that are used.

6. **Collections.**—Practical methods in use to have these come up for attention; systems of "follow-up"; policies of collection and methods of treatment of the different kinds of risks and different kinds of accounts; treatment of special conditions, such as part payments, extensions; summer month collection policies; forms and form letters.

7. **Suspense and Profit and Loss Accounts.**—Policies; methods in use; forms, etc.

8. **Conditional Sales, Contracts, Chattel Mortgages, Notes, Post-Dated Checks, Check N. G., Etc.**

9. **Business Troubles, Suits, Judgments, Bankruptcy, Mechanics' Liens, Separations, Divorces, Deaths (when husband dies) (when wife dies).**—Sources of information; methods to check with account records; action under various conditions.

10. **Credit Office Efficiency.**—Systematic supervision, methods, forms used; noting

changes of address, name, limit restrictions, etc.; checking A. R. C. M. bulletins and other sources of derogatory information.

11. **Bookkeeping Department Methods.**—Actual systems and methods with forms used; ideas for co-operation and assistance to the Credit Department.

12. **Return Goods Evil and Discount Policies.**—How these are treated, letter forms, etc.

October 16th, 1919.

Mr. David J. Price, President, Associated Retail Credit Men of N. Y. City, care W. & J. Sloane, 5th Ave. and 47th St., City.

Dear Mr. President: Knowing that you would be interested in what the Educational Committee is planning, I am writing to you to advise of the results derived from the first meeting of the committee, which was held Monday evening at the Bush Terminal Building.

There was accepted at that meeting prospectus which I had prepared of 12 subjects, covering a year's schedule, it being planned to devote one evening to each subject.

These subjects are to be assigned to those members of the association who, in the judgment of your committee, are best fitted and equipped to handle the respective subjects.

What, I believe, will be an effective and unusual method of insuring the success of the work of the committee has been arranged through division of the work as follows:

Publicity Work—To be taken care of by Mr. Thompson.

Subject Follow-Up Work—To be taken care of by Mr. Simmons.

Quiz Detail and Outline Work—To be taken care of by Mr. Gould.

Library and File Work—To be taken care of by Mr. Kinghorn.

This will perhaps require a little explanation.

The Publicity Man is to see that the educational meetings receive proper publicity through special announcements, letters, leaflets and association bulletins, and to secure as large an attendance to these as possible.

The Subject Follow-Up Man is to go over the data as it is prepared by the credit men to whom the respective subjects have been assigned, and to see that this is in such shape as to be worthy of presentation before the association.

The Quiz Man is to follow up the work of the Subject Man by studying the detail of the work covered by the subject under preparation, so that the discussion that will follow its presentation at the meeting may be intelligently led and handled.

It is the plan of the committee under the discussions on the various subjects to preferably quiz those members who would not otherwise voluntarily join in the discussion, hoping thereby to secure their more active interest in the association work.

The Library and File Man following the close of the presentation and discussion of

each subject is to see that the papers covering this and the stenographer's notes thereof are properly proof read, corrected and indexed so that future reference by any member interested in the subject will be made easy. It is hoped and believed that the subjects will be covered so broadly and thoroughly as to serve, upon their completion, as a reliable and valuable reference file covering the complete functions of an up-to-date credit department.

I might say that the committee is already enthusiastic for the success of the plan and believes that it will prove worthy of the closest interest, attention and attendance of all the members of the association.

Yours for better credits and co-operation,

JOSEPH B. AUERBACH,
Chairman Educational Committee.

MINNEAPOLIS CREDIT MEN URGE NEW RULE FOR REGISTERED MAIL

Resolutions urging the passage of a Federal law requiring the post office to return to the sender of a registered letter the new address of the recipient in case the letter has been forwarded, were adopted at the last monthly meeting of the Minneapolis Retail Credit Association. The resolutions were ordered sent to Minnesota Senators and Congressmen.

Members of the association also pledged themselves against the I. W. W. and radicalism. Members of the city council who fought the sale of "Red" literature in Minneapolis book stores were commended for their action. At an earlier meeting the association voted to expel any member belonging to the I. W. W. or any similar organization or professing anarchistic beliefs. An officer of the association was expelled under this addition to the laws of the organization.

General credit problems were discussed at the meeting and plans laid for a campaign for 250 new members.

ONE CROOK IN 400

"Are people honest?" "Most emphatically yes," says William F. Sears, for the last ten years credit manager of the Shepard Co. in Providence and Boston. Mr. Sears, who is chairman of the National Retail Credit Men's Association for Rhode Island, and first president of the Providence Retail Credit Men's Association, in further discussing the matter says:

"My confidence in my fellow men has not been shaken by ten years' experience in the credit office of the largest and best retail house in New England. Every person is not honest, but such a large percentage are that our time is devoted to their interests rather than wasting time over dishonest ones.

"Misfortune is the worst handicap we find. Only about one-fourth of 1 per cent, or one out of each 400, has a desire to get the best of the merchant. I may be more fortunate than many, in the house I am with, as the sole owner of this concern has impressed all connected with the house that as important as business is, honesty and truthfulness are the chief essentials and that customers should never be allowed to leave the store unless satisfied."

A WARNING FROM GRAND RAPIDS, MICH.

My Dear Mr. Woodlock:

Will you please publish in your next issue of the Credit World, this warning to other furniture dealers.

Two men who claim to be brothers, and working under several different names, are buying goods throughout the different parts of Michigan, and selling them to second-hand stores. They both claim to be ex-service men and painters by trade. They purchase goods under the names of Hamilton, Knox, Knott, Miller, Williams, Warner, Warren, Belmont and Walters, but they always use the same first name, the one is Herbert, and the other is Jesse.

Both the men are from twenty-seven to thirty-three years old, medium height, they weigh from 140 pounds to 150 pounds. They are very poorly dressed, occasionally wear army uniforms and some time a blue uniform, to represent a policeman or a fireman. The wife of Herbert is about thirty to thirty-five years old, weighing about 115 pounds. Her hair is dark, turning gray, she is very poorly dressed, she looks as though she might be a consumptive, she usually has with her a little girl named Marie, about eight years old, and she has a very peaked face and light hair. The brother, we do not know very much about.

They always seem to pick out second-hand furniture so that it can easily be disposed of at second-hand stores. They also have a great failing for victrolas and talking machines.

They have been traced from the eastern part of Michigan, have worked in Cadillac, Mich., have been through Grand Rapids, and apparently are working south. There is a warrant out for their arrest at Cadillac and Grand Rapids, and any member of the organization that may come in contact with these people will confer a great favor to wire either to Cadillac or Grand Rapids what information they may have, that will lead to the arrest or conviction of these people.

Wire Heyman Company of Grand Rapids, Michigan.

Respectfully,

H. LONDEGUEL, T.

Vice President

G. R. Retail Credit Mens Assn.

Credit Man, Heyman Co.

HOWELL IN A NEW BUSINESS

Mr. E. A. Howell, of Denver, Colorado, a former National Secretary, and well known to Retail Credit Men throughout the country, has embarked in a new business, known as The Bull Dog Alarm Auto Lock Co., manufacturing an excellent automobile lock. He is now very busy placing agencies in all sections of the country, and our members who are interested in the automobile or accessory business would do well to get in touch with Mr. Howell, 302 Guardian Trust Building, Denver, Colorado.

Report your "skips" to the National Office. They may help locate them.

A. P. MICHAEL NARLIN

ATTORNEY AND
COUNSELOR AT LAW

417-421 Higgins Building
LOS ANGELES, CALIF.

**THIS SWINDLER MAY ATTEMPT TO
DEFAUD YOU**

Attention of bank officials and department store managers is called to the swindling operations of an attractive young woman named Margaret Heath, who has also used the following names:

H. A. Hanson, Helen H. Hanson, Mrs. A. D. Dale, Clifford H. Denny, Marjorie Hartwell, Ruth Clayton Cox, Mrs. Harvey C. Anderson, Margaret J. Ryan, Mrs. Charles McFarland, Mrs. J. J. Dodson, Mrs. Lee Baumann, Mrs. Glen H. Wise, Helen H. Henderson, Mrs. Harry H. Henson, Mrs. F. Burke, Mrs. H. Robbins, Mrs. E. Dickerson, Ruth V. Coleman, Marion Alice Gardiner, Mrs. Thomas F. Ryan, Mrs. Harris H. Vincent, Mrs. Donald Reed, Mrs. Margaret Harney, R. G. Wortham.

She calls at banks and opens accounts by depositing checks issued by herself for amounts ranging from \$40.00 to \$410.00, drawn on banks where she apparently has accounts in other cities.

Before the bank has had time to ascertain whether the checks deposited are genuine, she checks against her account, and, because of her honest appearance, has no difficulty in having checks cashed. She also makes purchases in department stores and pays for same with checks, identifying herself by means of the pass and check books.

She has defrauded banks and merchants in the following cities:

Covington, Ky.; Indianapolis, Ind.; Cincinnati, O.; St. Louis, Mo.; Kansas City, Mo.; Kansas City, Kan.; Chicago, Ill.

When in a store she endeavors to give the impression that she is not a stranger and has visited the place before. She is usually accompanied by another woman described as being shorter and slightly heavier; both are VERY well dressed.

She has posed as a school teacher, stenographer, oil man's wife, bank official's wife and proprietress of a ladies' wearing apparel establishment. She learns the names of floor walkers in department stores, after which she approaches, calls him by name and shakes hands, then asks him to O. K. a check for her. Before the man addressed has had time to recover from his surprise and give the matter serious consideration, she has secured the desired approval, cashed the check and disappeared.

Description—Age, 25 years; height, 5 feet 6 inches; weight, 140 pounds; build, medium; complexion, light; eyes, blue (large); nose, regular; hair, blonde.

Remarks—Girlish figure; refined appearance; smiles noticeably when talking; becomes impatient and irritable when questioned; haughty manner; has tripping, snappy walk; may wear shell-rimmed glasses; carries a black canteen bag; usually wears a blue serge suit, dark blue hat, brown fur neck piece, Tiffany diamond ring; always uses her own fountain pen.

Should a young woman answering the description given present a check, please endeavor to ascertain her identity by cautious questioning, and if unsatisfactory replies are received, immediately notify your local authorities, exhibiting this circular to the nearest police officer for his guidance.

This swindler is a dangerous operator; she has had no trouble in cashing worthless checks at banks, department stores and wholesale houses. Should you identify her as one that has defrauded or attempted to defraud you, please notify the National Office.

**MINNEAPOLIS' PLAN DRIVE
FOR MEMBERS****Keen Rivalry Between the "Army" and "Navy"
Forces in New Campaign**

The members of the Retail Credit Association of Minneapolis will fire the opening gun of its membership drive at its next regular monthly meeting, Wednesday, January 14, at 6:15 p. m., in the Dayton tearooms. The members of the association have been divided into two groups and the army with Gen. O. J. Thorpe commanding will occupy one side of the room while the navy under Admiral J. C. Vincent will occupy the other.

An interesting program has been prepared by the officers of the association, which together with the talks of the leaders in the campaign will generate the requisite enthusiasm to make the campaign a success. Final instructions will be given and the teams made ready for a flying start Thursday morning.

Because of the keen rivalry, only natural it is said, when army and navy compete, C. A. Peterson, chairman of the membership committee, who has been appointed commander in chief by President Negle, is reluctant to talk, fearing charges of favoritism. He says, however, it looks like a toss up.

General Thorpe is confident of success and says the mule has sufficient kick to back the navy off the boards while Admiral Vincent is just as optimistic and says the army will have to go some to get his goat.

It is said that yells have been prepared, not to mention countless other surprises in store for the opposing sides. The present membership of the association is 170, and it is confidently expected that it will be increased to 250 before the drive ends, February 11, the date of the next regular meeting.

SPECIAL NOTICE

The National Office would like to obtain information as to the present whereabouts of a party by the name of W. Sawyer, who about two years ago went to Cincinnati from Detroit and operated in the collection company under the name of Mutual Adjustment Company. Notify the secretary if you know anything about this party.

WASHINGTON, D. C., CREDIT MEN ARE ON THE JOB

A large and enthusiastic meeting relative to bad check law held here at the Raleigh Hotel, November 17th, brought out many interesting phases concerning the issuing of checks by shoppers. Mr. John E. Laskey, District Attorney, voiced the opinion that the present law was sufficient to take care of any case which should be presented and cautioned against putting through a law that would make it felonious for a man to give a check which would be returned on account of insufficient funds, but advocated passage of a measure which would make it a misdemeanor for anyone who habitually made a practice of this. Mr. Victor Deyber, president of the district chapter of the Institute of Banking, suggested a more drastic law in an effort to wipe out the evil and also advocated a closer co-operation between merchants and bankers, specifying that it was clearly the duty of the bankers to notify business institutions of bad or overdrawn accounts through a central clearance bureau.

Mr. W. H. Moran, chief of the United States Secret Service, and Inspector Clifford L. Grant, chief of detectives, both were of the opinion that the merchants of Washington were too easy in their acceptance of checks for purchases made, having brought with them many samples of bad checks passed within the last few months in the district, and voiced the opinion that the merchants should be more drastic in the line of identification before any check was accepted, irrespective of whether it was a personal check or government, for purchases. They thought it was a splendid idea of a clearance through a central bureau for such checks and also for all unsatisfactory bank accounts and stated that he was sure that if this plan was put into operation many thousands of dollars would be saved, not only to the merchants but their particular branches which they have the honor to represent.

It would seem that while at the present time there is not much likelihood of getting a new legislation on bad check measure, that the situation will be well in hand by co-operation with the Credit Bureau.

The salient feature is that one year ago when a meeting was called there was an attendance of thirteen members, while upon this occasion there was an attendance of one hundred and thirty-four members, not counting the guests. This shows that the merchants of Washington have rapidly awoke to the absolute necessity of co-operation to protect their business interests.

The committee in charge of the arrangement, under the supervision of Vice Chairman Mr. John D. Clark, are demonstrating their ability in getting attractions that appeal not only to the credit men, but to the merchants themselves, which makes closer co-operation possible and upon which they are to be congratulated.

Remember—Detroit, August, 1920.

COLORADO MAKING GREAT GAIN

Reports from Denver indicate they have one of the best Local Associations in our organization. The meetings lately have been full of "pep" and well attended. This is largely due to the interesting efforts of National Director F. P. Leonard of the Daniels & Fisher Co. and State Chairman C. M. Reed, Assistant Secretary of the Credit Men's Association. Their interest has not been confined to Denver alone, and many members have been reported from the state. They both believe in organizing Local Associations as a means of getting the best results. Leonard is a charter member of the National Association, and his judgment in matters of Credit Co-operation means something.

OKLAHOMA

Oklahoma produces other things than oil. We have in Oklahoma City and Tulsa two real live wire Local Associations. They not alone preach co-operation, but practice it, each city issues a weekly bulletin of interest to their Credit Men, and State Chairman E. R. Suits and J. C. Rayson of Tulsa with National Director A. D. McMullen of Oklahoma City are a combination that is hard to beat.

FETTERLY WANTS TO STOP SHOP-LIFTING

In an effort to curb the growing evil of shoplifting, retail merchants of Milwaukee have agreed to co-operate in keeping records of such cases, to provide information to be used in the prosecution of the persons detected in the act of taking merchandise. The full details of each case will be reported fully by the merchants to the retail division of the Milwaukee Association, who will keep the records.

James A. Fetterly, secretary of the retail division of the Milwaukee Association of Commerce, in speaking of the new record system and the reason for its introduction, said:

"Shoplifting has increased to an alarming extent and has reached a point where it has become a real evil and the maintenance of a force of store detectives sufficiently large to cope with the situation has grown until it adds materially to overhead expense, which must be borne by the prices of goods sold.

The practice of the courts has been, in the case of a first offense, to place the offender on probation, or let her or him off with a warning, provided restitution is made. Two or more offenses, however, call for more drastic action.

"Our records will show each offense, the name, residence, and description of the offender, and quantity and value of goods taken.

"Some very flagrant cases of shoplifting have occurred here recently, committed by persons from out of town. Our experience has been that less than 1 per cent of the shoplifting here has been caused by dire need; the others were just cases of plain crookedness."

ADDRESSES WANTED

- Albeck, H. A., 3212 Cedar Ave., Cleveland, O.
 Allen, Geo., printer, Denver, Colo.
 Allen, W. R., 1970 E. 83rd St., Cleveland, Ohio.
 Alperion, Thomas, multigraph operator, Denver, Colo.; last heard of working for Packard Auto Co., Chicago.
 Ames, G. W., last heard of Yakima, Washington.
 Anderson, Walter, C., F. & I., driving wagon, Denver, Colo.
 Baggett, F. B., San Antonio, Tex.
 Baker, R. H., San Antonio, Tex.
 Barnett, Mrs. G., 7218 Carnegie, Cleveland, O.; possibly in Philadelphia, Pa.
 Bell, N. H., 817 N. Lombard Ave., Oak Park, Ill., salesman Cabel Piano Co.
 Bethany, Oscar, San Antonio, Tex.
 Bettany, Gus, San Antonio, Tex.
 Blanchard, Hazel, wife of Kendall Blanchard, Baltimore, Md.
 Boles, J. F., Westbury, L. I.
 Bonanno, Raoul, 700 E. 40th St., Chicago, Ill.; dramatic vocalist.
 Booth, Mr. James W., accountant; last address 59 High St., Springfield, Mass.; now believed to be located in New York.
 Bostick, C. M., San Antonio, Tex.
 Bowden, Joe A., San Antonio, Tex.
 Brady, Geo. B., 1255 Rosemont Ave., Chicago, Ill.; president Globe Adv. Display Co., 623 W. Ontario St.
 Brinda, Jules, supposed to have gone to Chicago.
 Broer, B., 1357 E. 93rd St., Cleveland, O.
 Brown, Vol., San Antonio, Tex.
 Brooks, E. W., 908 Galt Ave., Chicago, Ill.; salesman Dodge & Anderson Co., 1340 Old Colony Building.
 Burton, Capt. W. A., London, England.
 Cameron, Alexander, Jr., 955 Park Ave., 95 Liberty St., and 149 Broadway, N. Y.
 Carey, Dan. J., American Motor Car Co., Cleveland, O.
 Chamberlain, O. L., San Antonio, Tex.
 Clark, E. L., San Antonio, Tex.
 Clark, Jack F., 5228 Calumet Ave., Chicago, Ill.; salesman.
 Clark, Roy, San Antonio, Tex.
 Clayton, Latimore, San Antonio, Tex.
 Cloud, Alvin, San Antonio, Tex.
 Connor, Frederick, 723 N. Penn St., Indianapolis, Ind.; his father lives at 2440 Scranton Road, Cleveland, O.
 Conway, Wm. R., Rawlins, Wyo.; proprietor Ferns Hotel.
 Cook, B. B., San Antonio, Tex.
 Cope, A. F., Mrs., 5814 Thackery St., Cleveland, Ohio.
 Corwin, Clarence, Stationery Eng., Denver, Colo.
 Cotter, F. J., worked for newspaper, Denver, Colorado.
 Curry, H. G., Lexington Hotel, Chicago, Ill.
 Davis, C. J., San Antonio, Tex.
 Daws, A. Geo., advertising man; last heard of in Birmingham, Ala.
 Davis, C. E., cook; went to Salt Lake City; formerly of Denver, Colo.
 DeCreny, J. A., 6143 S. Park Ave., Chicago, Ill.
 Delaney, J. M., 111 Ath. Club, Chicago, Ill.
 DeVall, Florence, 1609 E. 86th St., Cleveland, O.; Hydraulic Pressed Steel.
 Dolen, C. Nicholas, Secret Service man, Denver, Colo.; later went to Chicago; also Little Rock, Ark.
 Dudley, Miss E., 6527 Hough Ave., Cleveland, O.; at one time roomed at 329 Permanent Building; also worked as stenographer and lived at Y. W. C. A.
 Duke, Mrs. J. R., 305 West 72nd St., New York.
 Durosey, R. F., 719 S. 16th St., Lincoln, Neb.; also 4023, 143 Station, New York.
 Dyer, R., San Antonio, Tex.
 Elias, Mrs. Hannah, 236 Central Park, West, New York.
 Ely, Floyd, 2768 Lancashire, Cleveland, O.
 Egan, Frank, worked for newspaper, Denver, Colo.; went to Chicago.
 Farmer, Joe, San Antonio, Tex.
 Faud, Maybel, 1968 E. 83d St., Cleveland, O.
 Faulk, Frank, San Antonio, Tex.
 Ferguson, Geo., Wells-Fargo, Denver, Colo.; supposed to be in Los Angeles.
 Fink, Mrs. M. A., San Antonio, Tex.
 Finley, Jno., San Antonio, Tex.
 Fisher, Leonard, Denver, Colo.; worked for Phelps-Dodge, Douglas, Ariz.
 Flutman, M., 7307 Wade Park, Cleveland, Ohio.
 Forster, Gus, 713 Michigan Ave., Chicago, Ill.
 Foster, C. P., Denver, Colo.; railroad man.
 France, Wm., 4647 Greenwood Ave., Chicago, Ill.; supposed to be in Detroit.
 Frye, Edw. Curtis, 3121 Palmer Square, Chicago, Illinois.
 Fuller, W. J., San Antonio, Tex.
 Fulton, Mrs. C. A., 2139 R St. N. W., Washington, D. C.
 Gardner, A. C., worked for Wells-Fargo as driver, Denver, Colo.
 Giles, J. G., San Antonio, Tex.
 Gohree, W. H., San Antonio, Tex.
 Goodall, James B., Dillon Box Iron Works, Denver, Colo.; later went to Dallas.
 Gordon, C. E., 2199 E. 71st St., Cleveland, O.
 Graff, W. E., San Antonio, Tex.
 Grasshoff, Mrs. A. F., 25 Broad St., New York.
 Greenhut, Chas., 7310 Cedar St., Cleveland, O.
 Griffin, James, 2159 E. 55th St., Cleveland, O.; possibly in Cincinnati.
 Grote, Arthur, San Antonio, Tex.
 Hawley, T. R., 2341 E. 86th St., Cleveland, O.
 Harris, Chas., San Antonio, Tex.
 Hellmuth, G. A., San Antonio, Tex.
 Henderson, C. L., San Antonio, Tex.
 Hill, Seldon B., San Antonio, Tex.
 Hirsch, Rose T., 740 E. 90th St., Cleveland, O.; office clerk.
 Howell, W. C., Denver, Colo.
 Hull, W. D. V., San Antonio, Tex.
 Huncks, Raymond, last heard of in Chicago, Ill.
 Jamison, Daniel, railroad man, Denver, Colo.
 Jones, C. W. (colored), post office, Denver, Colo.
 Kastan, Louis, 1424 W. 50th St., Cleveland, O.
 Keeton, Chas. V., San Antonio, Tex.
 Kelsa, Tom, San Antonio, Tex.
 Kennard, Paul G., Cleveland Electric Illuminating Co., Cleveland, O.
 Kenter, Henry, San Antonio, Tex.
 Kiel, Mrs. Bell, 95 Lake Front, Cleveland, O.; somewhere in Detroit.
 Kisler, Joe C., San Antonio, Tex.
 Kohn, Davis, Tramway; lived at 392 Fox, Denver, Colo.
 Komlaski, Alex., 2177 W. 67th St.
 Laforestier, Rita J., 1830 E. 55th; also 7026 Lexington, Cleveland, O.
 Lakens, Geo. P., 7402 Shaw Ave., Cleveland, O.; secondhand clothes.
 Lamp, Henry, San Antonio, Tex.
 Lane, C. B., San Antonio, Tex.
 Langash, Wm., 1574 Addison Road, Cleveland, O.
 Lee, G., 11123 Lake Shore Blvd., Cleveland, O.
 Leo, Fred A., 3122 Euclid Ave., Cleveland, O.
 Link, C. A., railroad clerk, Denver, Colo.
 Little, Emilee, 2064 W. 55th St., Cleveland, O.
 Littlefield, W. P., last heard of Yakima, Wash.
 Loch, Otto, Clothing Co., Denver, Colo.
 Logston, P. D., San Antonio, Tex.
 Long, John D., Chemist, Denver, Colo.
 Lynch, Edward J., 2025 Prospect St., Cleveland, Ohio.
 McCarthy, George, railroad clerk, Denver, Colo.
 McCulloch, W. H., San Antonio, Tex.
 McGovern, Frank, Western Union Tel. operator, Denver, Colo.
 McGuigan, A. W., Ohio State Telephone Co., Akron, O.
 McKinley, J. W., San Antonio, Tex.
 McLain, Frank, railroad eng., Denver, Colo.
 McPherson, Roy, dry goods clerk, Denver, Colo.; went to Kansas City.
 Mansberg, Mrs. H., 3859 W. 21st St., Cleveland, Ohio.
 Mark, Miss E., 1836 E. 20th St., Cleveland, O.; clerk women's store.
 Martineau, Miss M., 1427 E. 92d St., Cleveland, O.
 Matthews, Mrs. B. L., 1075 Calder Ave., Beaumont, Tex.
 Meissner, Ben, San Antonio, Tex.
 Mitten, C. D., 601 W. 52d, Chicago, Ill.
 Molluran, C. H., 3205 Carnegie Ave., Cleveland, Ohio.
 Moore, Mrs. Winona Hampton (widow of E. H. Moore), formerly Holland House, New York City.
 Morris, S., 9711 Parkgate, Cleveland, O.
 Morrison, M., Miss, 3812 W. 33d St., Cleveland, Ohio.
 Moulton, F. J., worked in assessor's office, Denver, Colo.
 Mueller, B., 2077 E. 88th St., Suite 11, Cleveland, O.; auto business.

ADDRESSES WANTED

- Mullen, F. M., 2053 E. 82d St., Cleveland, O.
 Mulraney, W., 6514 Euclid Ave., Cleveland, O.
 Murray, Miss B., Elyria, Ohio.
 Murray, J. L., Tramway man, Denver, Colo.;
 went to Salt Lake City.
 Myers, Austin, San Antonio, Tex.
 Myers, A. J., San Antonio, Tex.
 Myers, Beal, San Antonio, Tex.
 Nelson, Mr. Arthur, 6016 Regent St., Philadel-
 phia, Pa.
 Nethercott, C. W., last heard of in Cleveland, O.
 Newberger, M., 3157 W. 88th St., Cleveland, O.
 Newton, F. A., San Antonio, Tex.
 Nicholas, Olive, 2414 E. 55th St., Cleveland, O.;
 probably in Chicago.
 Nicholson, Harriet, 1662 Delmont, Cleveland, O.
 Nolte, Alfred, saddle maker, Denver, Colo.; went
 to Canada to make army saddles.
 Oates, Sidney, elevator pilot, Denver, Colo.
 O'Donnell, F. H., 2190 W. 26th, Cleveland, Ohio.
 O'Malley, Agnes, 3097 W. 103rd St., Cleveland,
 Ohio.
 Onischuk, Mr. Andrew, 822 Church St., Wilmington,
 Del.; said to have moved to some place in
 Massachusetts.
 Page, A. H., Miss, 3619 E. 89th St., Cleveland,
 Ohio.
 Palmeeter, Alonzo B., 1425 E. 135th St., Clevel-
 and, Ohio.
 Parleigh, Michael, 4811 Bridge St., Cleveland, O.;
 real estate.
 Parton, J. E., San Antonio, Tex.
 Paxton, R. L., San Antonio, Tex.
 Perkins, E., San Antonio, Tex.
 Plough, H., 1367 W. Boulevard, Cleveland, O.
 Pomeroy, Mrs. M., 431 Hayden, Cleveland, Ohio.
 Porter, Frank W., packing, Swift & Co., Denver,
 Colo.
 Postelwaite, G. D., hardware, Denver, Colo.; went
 to Pennsylvania.
 Potter, Mrs. E. C., 780 Madison Ave., New York.
 Potter, H. J., Tramway, Denver, Colo.
 Prince, L. L., San Antonio, Tex.
 Rawns, Mrs. I. Y., 27 E. 62d St., New York.
 Redeman, F. K., 2019 E. 40th St., Cleveland, O.
 Reinch, David W., 165 Broadway, Washington,
 D. C.
 Rentrow, L. W., formerly Farmington, Minn.;
 last reported at Forsythe, Mont.
 Reynolds, B. Mrs., 6042 Superior St., Cleveland,
 Ohio; thought to be in Toledo, O.
 Rhoten, Wm., railroad clerk, Denver, Colo.
 Richards, M. D., San Antonio, Tex.
 Robinson, Mrs. C., 1001 E. 146th St., Cleveland,
 Ohio.
 Roderick, Miss E., 1953 E. 59th St., Cleveland,
 Ohio.
 Rodgers, M. J., 6611 Fir Ave., Cleveland, Ohio.
 Roland, Albert and Cora, 1872 E. 17th St., Clevel-
 and, O.; rooming house.
- Rosado, Jose, formerly New Orleans, La., repr.
 Sisal Producing Co.; last heard of in California.
 Rose, Carrie, 1311 E. 112th St., Cleveland, Ohio.
 Rose, Mr. F. Walker, Plymouth Hall Apartments
 and Shirley Hotel, Baltimore, Md.
 Rosengarter, Benj., worked for real estate firm,
 Denver, Colo.; went to Pennsylvania.
 Ross, Wm., San Antonio, Tex.
 Ross, Wm., 13615 Superior St., Cleveland, Ohio.
 Ruddy, H. W., 2078 E. 77th St., Cleveland, O.
 Rush, N. F., formerly Jefferson Hotel, St. Louis,
 Mo.; supposed to make his home in Minneapolis,
 Minn.; traveled for drug or chemical company in
 1917; he is tall, blonde, about 42 years old.
 Ruthledge, C., San Antonio, Tex.
 Sargent, Mrs. F. R., 3217 Collinwood Ave., Clevel-
 and, O.
 Schmidt, Otto, San Antonio, Tex.
 Schuman, Edith V., 1771 E. 20th St., Cleveland,
 Ohio; waitress.
 Schweppe, Mrs. Victor, 120 W. 57th St. and
 Booth Bay Harbor, Me.
 Scott, C. H., 1643 E. 75th St., Cleveland, O.
 Scott, F. M., San Antonio, Tex.
 Sherwood, E. E., Denver, Colo.
 Smith, H. E., 7516 Lexington, Cleveland, Ohio.
 Snow, W. S., San Antonio, Tex.
 Spence, S. M., 7812 Carnegie, Cleveland, Ohio.
 Spear, Wm. F., San Antonio, Tex.
 Stegar, C. M., San Antonio, Tex.
 Stock, T. W., 1865 E. 70th St., Cleveland, Ohio.
 Tapscott, E. E., San Antonio, Tex.
 Thomas, T. A., Falls Construction Co., Clevel-
 and, O.
 Thomas, W. M., San Antonio, Tex.
 Tremble, Mrs. S., 1865 Columbia Rd., Washing-
 ton, D. C.
 Tryon, A. D., laundry, Denver, Colo.
 Waldruff, Charles E., real estate and newspaper
 business, formerly Washington, D. C.
 Wallace, Clinton, colored porter, Denver, Colo.
 Warner, Mrs. J. F., 21 West 91st St., N. Y.
 White, G. O., San Antonio, Tex.
 Wilder, W. A. E., stock salesman, formerly Kan-
 sas City.
 Willard, W. D., San Antonio, Tex.
 Williams, Geo., music company, Denver, Colo.
 Willis, Margaret, 9304 Amesbury, Cleveland, O.;
 clerk.
 Winters, Arthur, formerly 4121 Russell Ave.,
 St. Louis, Mo.
 Wollard, J. Q., San Antonio, Tex.
 Wood, H. D., 8313 Carnegie, Cleveland, O.
 Woodward, Mr., People's Buick Service Co.,
 Akron, O.
 Woodward, F. D., 18105 Windward, Cleveland,
 Ohio.
 Young, Edison, worked for Tramway company,
 Denver, Colo.

NOTE-RAISING OPERATIONS

There have been very extensive note raising operations developed throughout the country recently. Agents of this service are exerting every effort to suppress the industry, and are almost daily effecting arrests in connection therewith.

In this campaign we have enlisted the co-operation, among others, of the banks, requesting them to promptly notify our agents or some other office of the law of the receipt of, or any information relating to, this altered currency. We have also requested the banks to carefully note the receipt of any notes, of denominations from \$5 up, that have been mutilated by having the ends torn or cut off, and inform the nearest agents of this service as quickly as possible of the receipt of these mutilated notes, and from whom they were received if possible.

We base this request on the fact that the

method employed by the note-raiser, in some instances, is to remove the ends from bills of the larger denominations to be used in raising the bills of smaller denominations. It then becomes necessary to realize on the mutilated bills by presenting them at the banks or the business houses.

LOOK OUT!

Will you kindly publish the name of Frank Millius, or Miller, a Greek candy maker, or waiter, formerly of Denver, said to have gone from here to either Chicago or San Francisco.

He is wanted in Denver for having disposed of mortgaged property before leaving here. It may be well to warn other associations through the Credit World to be on the look-out for this individual.

THE DENVER RETAIL CREDIT MEN'S ASSOCIATION.

COLLECTION SERVICE

Advertisements of Members Soliciting Your Collections

<p style="text-align: center;">BUSINESS MEN'S PROTECTIVE ASSOCIATION</p> <p style="text-align: center;">Composed of Tucson's Representative Merchants</p> <p style="text-align: center;">L. G. MOORE, Sec'y</p> <p style="text-align: center;">Southern Arizona Bank Bldg. TUCSON, ARIZ.</p>	<p style="text-align: center;">CREDIT MEN'S ASSOCIATION of NORTHERN KENTUCKY</p> <p style="text-align: center;">O. J. WILLIAMS, Sec'y</p> <p style="text-align: center;">Accounts solicited in Cincinnati, Ohio Covington, Newport, Belleview, Dayton, Kentucky</p> <p style="text-align: center;">Commercial Law League Rates COVINGTON, KY.</p>
<p style="text-align: center;">H. G. BITTLESTON LAW and COLLECTION AGENCY</p> <p style="text-align: center;">215-218 Delta Building LOS ANGELES, CALIF.</p> <p style="text-align: center;">We get the coin and we pay</p>	<p style="text-align: center;">BONDED ADJUSTMENT CO. (Incorporated)</p> <p style="text-align: center;">LEE L. SIMONS, Mgr.</p> <p style="text-align: center;">COLLECTIONS—ADJUSTMENTS</p> <p style="text-align: center;">806 InterSouthern Bldg. LOUISVILLE, KY.</p> <p style="text-align: center;">Associated Office United States Fidelity & Guaranty Co. - Every Claim Bonded</p>
<p style="text-align: center;">THE RETAIL MERCHANTS CREDIT ASSOCIATION</p> <p style="text-align: center;">300-310 I. W. Hellman Bldg. LOS ANGELES, CALIF.</p> <p style="text-align: center;">▼</p> <p style="text-align: center;">The recognized bureau of the Associated Retail Credit Men of Los Angeles</p>	<p style="text-align: center;">ASSOCIATED RETAIL CREDIT MEN</p> <p style="text-align: center;">Equitable Building SAINT LOUIS, MO.</p> <p style="text-align: center;">JOHN K. LORD, JR., Counsel M. W. BROOKS, Manager</p> <p style="text-align: center;">Operated in connection with the Bureau of the St. Louis Association</p>
<p style="text-align: center;">VICTOR FORD COLLINS</p> <p style="text-align: center;">ATTORNEY AT LAW</p> <p style="text-align: center;">■</p> <p style="text-align: center;">Suite 1111, Van Nuys Building LOS ANGELES, CALIF.</p>	<p style="text-align: center;">MINNEAPOLIS ASSOCIATED CREDIT EXCHANGE (Incorporated)</p> <p style="text-align: center;">S. L. GILFILLAN, Sec'y and Mgr.</p> <p style="text-align: center;">314 Nicollet Ave. MINNEAPOLIS, MINN.</p>
<p style="text-align: center;">THE HENRY MERCANTILE AGENCY</p> <p style="text-align: center;">COLLECTIONS, ADJUSTMENTS, REPORTS</p> <p style="text-align: center;">HARRY CONLEY, Mgr.</p> <p style="text-align: center;">WILMINGTON, DEL.</p>	<div data-bbox="726 1345 985 1447" data-label="Image"> </div> <p style="text-align: center;">Established 1909 CLAUDE KING, Pres.</p> <p style="text-align: center;">Collections Everywhere</p>

COLLECTION SERVICE

Advertisements of Members Soliciting Your Collections

GEO. S. KAIGHN

□

MERCANTILE COLLECTIONS
AND ADJUSTMENTS

□

Lawyers Building
NEWARK, N. J.**THE JAMES-SANFORD AGENCY**

NASHVILLE, TENN.

□

Prompt, Efficient Collection Service
Twenty-five Years in Business

□

Remit same day as Collect and can give
rating on everyone in Davidson County**FREMONT RETAIL
MERCHANTS ASSOCIATION**

H. L. HIMES, Sec'y

Branch of the Federation of
Nebraska Retailers

FREMONT, NEBR.

KENOSHA RETAILERS ASSN.

KENOSHA, WISC.

□

If We **Don't** Collect
No One Can**EDWARD WEST**Attorney South Jersey Reporting
Company—A. J. Levington, Mgr.555 FEDERAL STREET
CAMDEN, N. J.

□

Personal Service

**WISCONSIN,
IOWA,
MINNESOTA****COMMERCIAL SERVICE
BUREAU**

THREE OFFICES

314-15 NEWBURG BLDG.

LA CROSSE, WISC.

110 EXCHANGE BLDG.

WINONA, MINN.

206 DUGGAN BLDG.

OSHKOSH, WISC.

■

Personal Attention
Given to
All Collections**RETAIL MERCHANTS
ASSOCIATION**

□

701-716 Chamber of Commerce Bldg.
BUFFALO, N. Y.

□

Thoroughly Organized Collection and
Credit Reporting Departments**MERCHANTS GUARANTEE CO.**Credit Information and Collections
Adjustments a Specialty

GEO. W. WEBSTER, Pres.

Merchants Guarantee Building
LANCASTER, PA.

HASTINGS, NEBR., PAY-UP WEEK.

David J. Woodlock, St. Louis, Mo.

Dear Sir: Enclosed please find copies of newspaper ads of our recent Pay-Up-Week campaign.

I beg to call your attention to the co-operation we received from the newspapers. They helped us with editorials; also granted us considerable discount in their advertising rate—something very usual with newspapers.

The campaign in itself was a success in every way. Not only were many old accounts cleaned up, but this campaign induced a number of merchants to join, and the credit-buying public at large learned that we have an official credit-rating bureau.

I will start a drive for membership in the National Association within the next two weeks among the members of our local organization.

I feel certain that I will be able to present you Christmas with at least 30 to 40 new national members.

Very truly yours,

ALEXANDER FRANK,
Manager Hastings Retail Merchants'
Association.

(From the Adams County Democrat.)

PAY-UP WEEK.**Retailers Inaugurate Campaign to Educate Patrons to Maintain Good Credits.**

The week beginning October 8 and ending October 16 is to be known as Pay-Up Week in Hastings. This is fully explained in an advertisement elsewhere in the Democrat. Every patron knows that prompt settlement of all financial obligations not only keeps the patron in good financial standing with the dealers but it also is a guarantee to the dealer that when a certain time comes he can count on getting what money is due him and can therefore gauge his business promises and obligations accordingly. On the other hand, credit extended to those who carelessly or through other causes put off paying up and on top of it keep on buying—enjoying credit—is what makes it hard on many dealers, for where any dealer has a large list of such customers he, the dealer, must himself be well financially fortified with credit or cash, otherwise he would soon find himself up against the financial shoals. That man in any community who maintains the standing of being prompt pay—his word for anything being considered as good as a gilt-edge secured note—is always a man whose standing is a No. 1 on most everything where reliability and integrity count, for integrity is the big asset along with known honesty for credit. Just as is claimed in the campaign back of Pay-Up Week in Hastings, a prompt payment of all bills is of even more importance to the debtor than the dealer, for no one in a community should permit their name to get on the "no good" side of the credit association record. The Democrat urges all its readers to pay particular attention to the announcement elsewhere about this campaign and act accordingly.

(From the Hastings Daily News.)

PAY UP.

Every man should take pride in paying up his honest obligations—and we are confident that most persons do. In many instances it is pure carelessness, or poor business policy, that debts remain a long time unpaid. And, by the way, it is the poorest business policy in the world for a man to delay paying up promptly when it is possible for him to get the money and meet his honest obligations.

A man's credit is his best asset.

And, no matter who you are, you cannot keep your good name and credit up by neglecting to pay your bills.

Every town and city throughout the United States should have one or two "pay-up" weeks every year, in order to help people get interested in paying their bills and starting out a clean slate, as it were.

From the eighth to the sixteenth of this month will be observed as "Pay-Up" Week in Hastings.

During that period an effort will be made to get people interested in paying up their obligations.

It is a good move and should meet with success.

Credit is faith, and when people lose faith in you, then you lose your credit.

There is nothing that binds together and cements tighter all parts of a community than faith and credit—and this can only be continued by the people of that community paying up their honest obligations.

AN INVITATION

Our National Office is a clearing house of information for members, and you are invited to use it. Send us matters for publication. Other members may profit by your experience.

RETAIL CREDIT MEN'S NAT'L ASS'N
St. Louis, Mo.



**DON'T FORGET OUR
ADVERTISERS
HELP SUPPORT
THIS MAGAZINE.**

**PATRONIZE THEM
WHEN POSSIBLE.**

RETAIL CREDIT MEN'S NAT'L ASS'N

THE HICKOX SYSTEM

BESSEMER BLDG.
PITTSBURGH, PA.

COLLECTS

PROFIT AND LOSS ACCOUNTS, ANYWHERE,
FOR 50 PER CENT

No other charges

5,000 References
12 Years in Business



Members
Retail Credit Men's Association
Pittsburgh Association of Credit Men

*No business too large or too small—
Rand visible control shows
the facts at a glance.*

John Wanamaker,
Philadelphia, is one
of the high-class or-
ganizations using
considerable RAND
equipment.



"Just a second! There!
—there are the facts. Now you can decide."

**Among the users of
RAND Systems of
Visible Control are:**

Aluminum Co. of
America
Dalton Adding
Machine Co.
White Motor Car Co.
Reynolds Tobacco Co.
Beaver Board Co.

On request we will
gladly send any of
these booklets, which
may solve your
problem:

Cost Control
Personnel Control
Credit Control
Stock Control
Sales Control
Purchase Control

all the facts concisely in the least possible time; glance down the panel holding RAND cards till you reach the name you want, swing up the card just ahead—and there are all the recorded facts. With RAND Visible-Card Systems one clerk does the work of four.

Think of the avenues of bigger and better business this opens up—of the increased sales possible from the same prospect list—of the protection against the waste of uncontrolled production—of labor troubles prevented and labor turnover cut down by the assignment of the right man to the right work. In credit work, think how it permits prompter service to the waiting customer and saves worry and losses.

There is a place for the RAND Visible-Card System of office equipment in *your* business. Write the Home Office to show you (without cost) how RAND can help your business by placing your records at your fingers'-tips.

THE RAND COMPANY

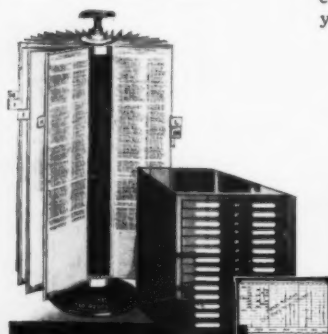
Dept. B-3

North Tonawanda, N. Y.

Branches or Agencies in All Principal Cities

RAND
VISIBLE BUSINESS-CONTROL

*Visualize your
present Card-
Records on the
RAND.*



VISIBLE CONTROL OF CREDITS · PRODUCTION · PERSONNEL · STOCK · SALES · PROMOTION ·

